NINETY-THIRD ANNUAL REPORT

ON THE CONDITION OF

Wisconsin Savings and Loan Associations

December 31, 1989

OFFICE OF COMMISSIONER OF SAVINGS AND LOAN

HAROLD N. LEE, JR., Commissioner

PAUL C. ADAMSKI, Deputy Commissioner

MADISON, WISCONSIN

1989

Tommy G. Thompson
Governor

Harold N. Lee, Jr.
Commissioner

Paul C. Adamski
Deputy Commissioner

State of Wisconsin

Office of the Commissioner of Savings and Loan

4785 Hayes Road, Suite 202 • Madison, Wisconsin 53704-7365 • (608) 242-2180 • FAX # (608) 242-2187

The Honorable Tommy G. Thompson
Governor, State of Wisconsin
115 East State Capitol
Madison, Wisconsin 53702

Dear Governor Thompson:

The recovery of our state's economy over the last three years attests to the real difference between Wisconsin and the remainder of the country. The strength of the state chartered savings and loan industry in Wisconsin exemplifies that difference and we now boast of "THE WISCONSIN DIFFERENCE". The savings and loan industry will long remember 1989 as the year in which major long-lasting state and federal rules and regulations changed the industry. The changes began early: on January 2, 1989, I promulgated an Emergency Rule, which ultimately was codified as a permanent rule, allowing institutions to use the word "Bank" in their names. On July 1, the comprehensive recodification of this agency's administrative rules took effect. The new rules were the culmination of efforts of a special committee assigned this task.

On August 9, the Financial Institutions Reform, Recovery and Enforcement Act (FIRREA) was signed into law by President George Bush. Both the regulators and the industry were staggered by the comprehensive changes in day to day activities and regulatory interpretations. The challenges are immense and the opportunities limited under this new set of federal mandates.

Wisconsin's state chartered savings institutions reinforced their national prominence as conservatively managed and extremely strong financial institutions by increasing their net worth level to 8.49% in 1989. This increase is especially significant because it occurred in a year in which the industry encountered significant additional expenses mandated by FIRREA. The state chartered portion of the industry in Wisconsin posted a net income in excess of $53 million in 1989. This enviable performance prompted us to laud the viability and health of the Wisconsin thrift industry, even in the face of the unprecedented negative nationwide publicity for most of the industry. The financial strength of Wisconsin thrifts, in relation to other parts of the country, is what has brought us to emphasize "THE WISCONSIN DIFFERENCE".

This agency takes pride in its industry and its leaders. We are also proud of the strong tradition of strict and conservative regulation and a State Legislature and Administration that had the foresight to establish a sound regulatory structure. This is an exciting time for both regulators and savings institution executives. We are confident that the partnership that this agency has fostered with our state chartered industry will only be enhanced by the challenges and opportunities that await us in the future.

Governor Thompson, you and the citizens of our great state can be proud of Wisconsin and "THE WISCONSIN DIFFERENCE". Our state's image has been enhanced by Wisconsin's state chartered savings institutions' performance in 1989.

Sincerely,

Harold N. Lee, Jr.
Commissioner

PERSONNEL

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OFFICE OF THE COMMISSIONER OF SAVINGS AND LOAN

RECEIPTS AND DISBURSEMENTS
July 1, 1988 - June 30, 1989

RECEIPTS

Balance July 1, 1988 on 1988-90 Appropriation 20.175 PRO . . .			$ 54,576.96
REVENUES:			
Annual Assessment Fees	$ 576,997.84		
Examination Fees	427,300.00		
Branch Application Fees	0		
Gross Revenue		$ 1,004,297.84	
* Less: Transfer to General Fund		(100,429.79)	
Gross Revenue less amount transferred to General Fund			903,868.05
Total Revenue available for Disbursement			$ 958,445.01

DISBURSEMENTS

SALARIES:			
Savings & Loan Review Board	$ 210.00		
Savings & Loan Staff	614,797.89		
Total Salaries			$ 615,007.89
FRINGE BENEFITS:			
Wisconsin Retirement	$ 86,884.93		
Social Security	45,048.52		
Group Health Insurance	37,090.22		
Group Life Insurance	1,307.33		
Income Continuation Insurance	0		
Unemployment Compensation	143.43		
Total Fringe Benefits		$ 170,474.43	
SUPPLIES & SERVICES:			
Travel Expense	$ 48,905.47		
Auto Leasing	11,441.35		
Training	8,389.50		
Printing	3,347.56		
Supplies	8,119.15		
Office Equipment	1,357.10		
Postage	4,383.58		
Telephone Equipment & Service	7,282.12		
Rent	33,969.80		
Data Processing Services	3,204.18		
Memberships	19,961.51		
Record Center Storage	587.41		
Total Supplies & Services		$ 156,948.73	
PERMANENT PROPERTY		4,421.80	
TOTAL DISBURSEMENTS			$ 940,852.85
Unexpended Cash Balance as of June 30, 19XY			$ 17,592.16

* 10% of all revenue received by the office are transferred to the General Fund

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SAVINGS AND LOAN OFFICES BY COUNTY
Table includes state (S) and federal (F) chartered associations
#Offices includes home office and branch offices

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
ADAMS	ADAMS (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 1		
ASHLAND	ASHLAND (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	YES
	COUNTY TOTAL 1		
BARRON	BARRON (1)	MONYCOR SAVINGS BANK, FSB (F)	YES
	CHETEK (1)	MONYCOR SAVINGS BANK, FSB (F)	
	CUMBERLAND (1)	CUMBERLAND FEDERAL S&LA (F)	YES
	RICE LAKE (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	RICE LAKE (2)	MONYCOR SAVINGS BANK, FSB (F)	
	COUNTY TOTAL 6		
BAYFIELD	BAYFIELD (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	IRON RIVER (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	WASHBURN (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	COUNTY TOTAL 3		
BROWN	ALLOUEZ (1)	NORTH SHORE BANK, F.S.B. (F)	
	ALLOUEZ (1)	SECURITY S&LA (S)	
	ASHWAUBENON (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	ASHWAUBENON (1)	NORTH SHORE BANK, F.S.B. (F)	
	ASHWAUBENON (1)	SECURITY S&LA (S)	
	ASHWAUBENON (1)	UNITED S&LA (S)	
	DE PERE (2)	DE PERE FEDERAL S&LA (F)	YES
	DE PERE (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	DE PERE (1)	SECURITY S&LA (S)	
	GREEN BAY (2)	DE PERE FEDERAL S&LA (F)	
	GREEN BAY (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GREEN BAY (4)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	YES
	GREEN BAY (2)	NORTH SHORE BANK, F.S.B. (F)	
	GREEN BAY (5)	SECURITY S&LA (S)	
	PULASKI (1)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 26		
BUFFALO	MONDOVI (1)	DURAND FEDERAL S&LA (F)	
	COUNTY TOTAL 1		
BURNETT	SIREN (1)	NORTHWEST FED. BANKING & SAV., FA (F)	
	COUNTY TOTAL 1		
CALUMET	BRILLION (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	CHILTON (1)	GREAT MIDWEST S&L ASSOCIATION (S)	
	NEW HOLSTEIN (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 3		
CHIPPEWA	BLOOMER (1)	MONYCOR SAVINGS BANK, FSB (F)	
	CHIPPEWA FALLS (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	CHIPPEWA FALLS (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	CORNELL (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	CORNELL (1)	MONYCOR SAVINGS BANK, FSB (F)	
	STANLEY (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	COUNTY TOTAL 6		
CLARK	ABBOTSFORD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	NEILLSVILLE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	OWEN (1)	TIME FEDERAL SAVINGS BANK (F)	
	THORP (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 4		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
COLUMBIA	COLUMBUS (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	PORTAGE (1)	BARABOO FEDERAL S&LA (F)	
	PORTAGE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	WISCONSIN DELLS (1)	WESTERN FEDERAL S&LA (F)	
	COUNTY TOTAL 4		
CRAWFORD	PRAIRIE DU CHIEN (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	PRAIRIE du CHIEN (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	COUNTY TOTAL 2		
DANE	COTTAGE GROVE (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	DEFOREST (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	FITCHBURG (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	MADISON (9)	ANCHOR SAVINGS & LOAN ASSN (S)	YES
	MADISON (6)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	MADISON (2)	GREAT MIDWEST S&L ASSOCIATION (S)	
	MADISON (3)	HOME SAVINGS AND LOAN ASSOCIATION (S)	YES
	MADISON (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MADISON (2)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	MADISON (1)	SECURITY S&LA (S)	
	MCFARLAND (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	MIDDLETON (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MIDDLETON (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MONONA (2)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MONONA (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MT. HOREB (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	OREGON (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	STOUGHTON (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	STOUGHTON (1)	HOME SAVINGS AND LOAN ASSOCIATION (S)	
	SUN PRAIRIE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	VERONA (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	WAUNAKEE (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	COUNTY TOTAL 41		
DODGE	BEAVER DAM (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	BEAVER DAM (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	HORICON (1)	FEDERATED FINANCIAL S&LA (S)	
	JUNEAU (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	JUNEAU (1)	HARTFORD S&L ASSOCIATION (S)	
	MAYVILLE (1)	MAYVILLE S&L ASSOCIATION (S)	YES
	COUNTY TOTAL 6		
DOOR	SISTER BAY (1)	NORTH SHORE BANK, F.S.B. (F)	
	STURGEON BAY (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	STURGEON BAY (2)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 4		
DOUGLAS	SUPERIOR (2)	SUPERIOR S&LA (S)	YES
	COUNTY TOTAL 2		
DUNN	MENOMONIE (2)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	COUNTY TOTAL 2		
EAU CLAIRE	AUGUSTA (1)	DURAND FEDERAL S&LA (F)	
	EAU CLAIRE (1)	DURAND FEDERAL S&LA (F)	
	EAU CLAIRE (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	EAU CLAIRE (3)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	YES
	EAU CLAIRE (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	EAU CLAIRE (1)	MONYCOR SAVINGS BANK, FSB (F)	
	EAU CLARIE (1)	WESTERN FEDERAL S&LA (F)	
	COUNTY TOTAL 10		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
FOND DU LAC	FOND DU LAC (2)	FOX VALLEY S&L ASSOCIATION (S)	YES
	FOND DU LAC (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	RIPON (1)	CENTRAL FEDERAL S&LA (F)	YES
	WAUPUN (1)	FOX VALLEY S&L ASSOCIATION (S)	
	COUNTY TOTAL 5		
FOREST	CRANDON (1)	SECURITY S&LA (S)	
	COUNTY TOTAL 1		
GRANT	BOSCOBEL (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	CUBA CITY (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	FENNIMORE (1)	FIRST FEDERAL S&LA OF PLATTEVILLE (F)	
	LANCASTER (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MUSCODA (1)	FIRST FEDERAL S&LA OF PLATTEVILLE (F)	
	PLATTEVILLE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	PLATTEVILLE (1)	FIRST FEDERAL S&LA OF PLATTEVILLE (F)	YES
	COUNTY TOTAL 7		
GREEN	MONROE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	MONROE (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	NEW GLARUS (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	COUNTY TOTAL 3		
GREEN LAKE	BERLIN (1)	CENTRAL FEDERAL S&LA (F)	
	BERLIN (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	BERLIN (1)	OSHKOSH S&L ASSOCIATION (S)	
	MARKESAN (1)	CENTRAL FEDERAL S&LA (F)	
	COUNTY TOTAL 4		
IOWA	DODGEVILLE (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	COUNTY TOTAL 1		
IRON	HURLEY (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	COUNTY TOTAL 1		
JACKSON	BLACK RIVER FALLS (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 1		
JEFFERSON	FORT ATKINSON (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	FORT ATKINSON (1)	HOPKINS S&L ASSOCIATION (S)	
	LAKE MILLS (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WATERTOWN (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 5		
JUNEAU	ELROY (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	MAUSTON (1)	WESTERN FEDERAL S&LA (F)	
	MAUSTON (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	NEW LISBON (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 4		
KENOSHA	KENOSHA (4)	KENOSHA S&L ASSOCIATION (S)	YES
	KENOSHA (3)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	PADDOCK LAKE (1)	KENOSHA S&L ASSOCIATION (S)	
	TWIN LAKES (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 9		
KEWAUNEE	ALGOMA (1)	SECURITY S&LA (S)	
	KEWAUNEE (1)	SECURITY S&LA (S)	
	COUNTY TOTAL 2		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
LA CROSSE	HOLMEN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	LA CROSSE (4)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	YES
	LA CROSSE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	ONALASKA (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	ONALASKA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WEST SALEM (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	COUNTY TOTAL 9		
LAFAYETTE	DARLINGTON (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	COUNTY TOTAL 1		
LANGLADE	ANTIGO (2)	SECURITY S&LA (S)	
	COUNTY TOTAL 2		
LINCOLN	MERRILL (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MERRILL (1)	MERRILL FEDERAL S&LA (F)	YES
	TOMAHAWK (1)	TOMAHAWK S&LA (S)	YES
	COUNTY TOTAL 3		
MANITOWOC	KIEL (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	MANITOWOC (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MANITOWOC (2)	UNITED S&LA (S)	
	TWO RIVERS (1)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 5		
MARATHON	MOSINEE (1)	MARATHON S&L ASSOCIATION (S)	
	ROTHSCHILD (1)	MARATHON S&L ASSOCIATION (S)	
	ROTHSCHILD (1)	SECURITY S&LA (S)	
	WAUSAU (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WAUSAU (1)	MARATHON S&L ASSOCIATION (S)	YES
	WAUSAU (2)	SECURITY S&LA (S)	
	WAUSAU (1)	TIME FEDERAL SAVINGS BANK (F)	
	COUNTY TOTAL 9		
MARINETTE	CRIVITZ (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	MARINETTE (2)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	MARINETTE (1)	SECURITY S&LA (S)	
	PESHTIGO (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 5		
MARQUETTE	MONTELLO (1)	CENTRAL FEDERAL S&LA (F)	
	COUNTY TOTAL 1		
MILWAUKEE	BAYSIDE (1)	GREAT MIDWEST S&L ASSOCIATION (S)	
	BROOKFIELD (1)	GUARANTY BANK FOR SAVINGS, S.A. (S)	
	BROWN DEER (1)	CONTINENTAL SAVINGS BANK, S.A. (S)	
	BROWN DEER (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	BROWN DEER (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	BUTLER (1)	FEDERATED FINANCIAL S&LA (S)	YES
	CUDAHY (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	CUDAHY (1)	SECURITY S&LA (S)	
	CUDAHY (1)	ST. FRANCIS S&LA (S)	
	FRANKLIN (1)	MITCHELL SAVINGS BANK, S.A. (S)	
	GLENDALE (1)	GUARANTY BANK FOR SAVINGS, S.A. (S)	
	GLENDALE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	GLENDALE (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	GLENDALE (1)	SECURITY S&LA (S)	
	GLENDALE (1)	UNITED S&LA (S)	
	GREENDALE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GREENDALE (1)	GREAT MIDWEST S&L ASSOCIATION (S)	
	GREENDALE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	GREENDALE (1)	NORTH SHORE BANK, F.S.B. (F)	
	GREENDALE (1)	ST. FRANCIS S&LA (S)	
	GREENFIELD (1)	FIRST FEDERAL SAVINGS BANK OF WIS. (F)	
	GREENFIELD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GREENFIELD (1)	GREAT MIDWEST S&L ASSOCIATION (S)	

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
	GREENFIELD (1)	GUARANTY BANK FOR SAVINGS, S.A. (S)	
	GREENFIELD (1)	HORIZON SAVINGS BANK, S.A. (S)	
	GREENFIELD (1)	MITCHELL SAVINGS BANK, S.A. (S)	YES
	GREENFIELD (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	HALES CORNERS (1)	CONTINENTAL SAVINGS BANK, S.A. (S)	
	HALES CORNERS (1)	HORIZON SAVINGS BANK, S.A. (S)	
	HALES CORNERS (1)	ST. FRANCIS S&LA (S)	
	HALES CORNERS (1)	THE EQUITABLE BANK, S.S.B. (S)	
	MILWAUKEE (4)	BADGER SAVINGS ASSN (S)	YES
	MILWAUKEE (1)	BAY VIEW FEDERAL S&LA (F)	YES
	MILWAUKEE (1)	COLUMBIA SAVINGS & LOAN ASSN (S)	YES
	MILWAUKEE (4)	CONTINENTAL SAVINGS BANK, S.A. (S)	YES
	MILWAUKEE (1)	EMPLOYES' MUTUAL SB&L ASSOCIATION (S)	YES
	MILWAUKEE (1)	FEDERATED FINANCIAL S&LA (S)	
	MILWAUKEE (7)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MILWAUKEE (4)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	MILWAUKEE (3)	GREAT MIDWEST S&L ASSOCIATION (S)	
	MILWAUKEE (3)	GUARANTY BANK FOR SAVINGS, S.A. (S)	YES
	MILWAUKEE (2)	HOPKINS S&L ASSOCIATION (S)	
	MILWAUKEE (1)	HORIZON SAVINGS BANK, S.A. (S)	
	MILWAUKEE (1)	KINNICKINNIC FEDERAL S&LA (F)	YES
	MILWAUKEE (2)	LINCOLN SAVINGS BANK, S.A. (S)	YES
	MILWAUKEE (2)	MARQUETTE S&L ASSOCIATION (S)	
	MILWAUKEE (1)	MITCHELL SAVINGS BANK, S.A. (S)	
	MILWAUKEE (6)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	YES
	MILWAUKEE (7)	NORTH SHORE BANK, F.S.B. (F)	
	MILWAUKEE (1)	RELIANCE SAVINGS & LOAN ASSN. (S)	YES
	MILWAUKEE (6)	REPUBLIC CAPITAL BANK, S.S.B. (S)	YES
	MILWAUKEE (8)	SECURITY S&LA (S)	YES
	MILWAUKEE (3)	ST. FRANCIS S&LA (S)	YES
	MILWAUKEE (1)	THE EQUITABLE BANK, S.S.B. (S)	YES
	MILWAUKEE (1)	UNIVERSAL SAVINGS BANK, FA (F)	YES
	MILWAUKEE (2)	WEST ALLIS SAVINGS BANK, S.A. (S)	YES
	OAK CREEK (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	OAK CREEK (1)	WAUWATOSA S&LA (S)	
	S. MILWAUKEE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	SHOREWOOD (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	SOUTH MILWAUKEE (1)	SOUTH MILWAUKEE S&LA (S)	YES
	WAUWATOSA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WAUWATOSA (2)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	YES
	WAUWATOSA (1)	HOPKINS S&L ASSOCIATION (S)	YES
	WAUWATOSA (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	WAUWATOSA (2)	SECURITY S&LA (S)	
	WAUWATOSA (2)	ST. FRANCIS S&LA (S)	
	WAUWATOSA (1)	THE EQUITABLE BANK, S.S.B. (S)	
	WAUWATOSA (1)	WAUWATOSA S&LA (S)	YES
	WEST ALLIS (2)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WEST ALLIS (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	WEST ALLIS (1)	GREAT MIDWEST S&L ASSOCIATION (S)	
	WEST ALLIS (1)	HORIZON SAVINGS BANK, S.A. (S)	YES
	WEST ALLIS (1)	MARQUETTE S&L ASSOCIATION (S)	YES
	WEST ALLIS (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	WEST ALLIS (1)	NORTH SHORE BANK, F.S.B. (F)	
	WEST ALLIS (2)	SECURITY S&LA (S)	
	WEST ALLIS (1)	ST. FRANCIS S&LA (S)	
	WEST ALLIS (1)	THE EQUITABLE BANK, S.S.B. (S)	
	WHITEFISH BAY (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WHITEFISH BAY (1)	THE EQUITABLE BANK, S.S.B. (S)	
	COUNTY TOTAL 134		
MONROE	SPARTA (1)	WESTERN FEDERAL S&LA (F)	YES
	SPARTA (1)	WISCONSIN SAVINGS BANK, S.A. (S)	
	TOMAH (1)	WESTERN FEDERAL S&LA (F)	
	TOMAH (1)	WISCONSIN SAVINGS BANK, S.A. (S)	YES
	COUNTY TOTAL 4		
OCONTO	OCONTO (1)	NORTH SHORE BANK, F.S.B. (F)	
	OCONTO FALLS (1)	NORTH SHORE BANK, F.S.B. (F)	
	COUNTY TOTAL 2		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
ONEIDA	MINOCQUA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MINOCQUA (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	RHINELANDER (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	RHINELANDER (1)	SECURITY S&LA (S)	
	THREE LAKES (1)	SECURITY S&LA (S)	
	COUNTY TOTAL 5		
OUTAGAMIE	APPLETON (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	APPLETON (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	APPLETON (1)	GREAT MIDWEST S&L ASSOCIATION (S)	
	APPLETON (1)	HOME SAVINGS BANK, S.A. (S)	YES
	APPLETON (1)	OSHKOSH S&L ASSOCIATION (S)	
	APPLETON (3)	SECURITY S&LA (S)	
	APPLETON (2)	TWIN CITY S&LA (S)	
	FREEDOM (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	GRAND CHUTE (1)	HOME SAVINGS BANK, S.A. (S)	
	GRAND CHUTE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	GRAND CHUTE (1)	UNITED S&LA (S)	
	HORTONVILLE (1)	NEW LONDON S&L ASSOCIATION (S)	
	KAUKAUNA (1)	EAST WISCONSIN S&L ASSOCIATION (S)	YES
	KIMBERLY (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	LITTLE CHUTE (1)	EAST WISCONSIN S&L ASSOCIATION (S)	
	LITTLE CHUTE (1)	HOME SAVINGS BANK, S.A. (S)	
	COUNTY TOTAL 19		
OZAUKEE	CEDARBURG (1)	FIRST OZAUKEE SAVINGS BANK, S.A. (S)	YES
	CEDARBURG (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	FREDONIA (1)	FIRST FINANCIAL-PORT SAVINGS BK, SA (S)	
	GRAFTON (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	GRAFTON (1)	FIRST FINANCIAL-PORT SAVINGS BK, SA (S)	
	GRAFTON (1)	FIRST OZAUKEE SAVINGS BANK, S.A. (S)	
	GRAFTON (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	MEQUON (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	PORT WASHINGTON (1)	FIRST FINANCIAL-PORT SAVINGS BK, SA (S)	YES
	PORT WASHINGTON (1)	UNITED S&LA (S)	
	SAUKEVILLE (1)	FIRST FINANCIAL-PORT SAVINGS BK, SA (S)	
	THIENSVILLE (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	THIENSVILLE (1)	ST. FRANCIS S&LA (S)	
	COUNTY TOTAL 13		
PEPIN	DURAND (1)	DURAND FEDERAL S&LA (F)	YES
	COUNTY TOTAL 1		
PIERCE	ELLSWORTH (1)	DURAND FEDERAL S&LA (F)	
	ELLSWORTH (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	PRESCOTT (1)	DURAND FEDERAL S&LA (F)	
	RIVER FALLS (1)	DURAND FEDERAL S&LA (F)	
	SPRING VALLEY (1)	DURAND FEDERAL S&LA (F)	
	COUNTY TOTAL 5		
POLK	AMERY (1)	NORTHWEST FED. BANKING & SAV., FA (F)	YES
	FREDERIC (1)	MONYCOR SAVINGS BANK, FSB (F)	
	OSCEOLA (1)	MONYCOR SAVINGS BANK, FSB (F)	
	ST. CROIX FALLS (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	COUNTY TOTAL 4		
PORTAGE	PLOVER (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	STEVENS POINT (1)	AMERICAN SAVINGS & LOAN ASSN (S)	YES
	STEVENS POINT (1)	FIRST FINANCIAL BANK, F.S.B. (F)	YES
	COUNTY TOTAL 3		
PRICE	PARK FALLS (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	PHILLIPS (1)	TIME FEDERAL SAVINGS BANK (F)	
	COUNTY TOTAL 2		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
RACINE	BURLINGTON (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	BURLINGTON (1)	NORTH SHORE BANK, F.S.B. (F)	
	MILWAUKEE (1)	NORTH SHORE BANK, F.S.B. (F)	
	MT. PLEASANT (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	RACINE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	RACINE (1)	GUARANTY BANK FOR SAVINGS, S.A. (S)	
	RACINE (3)	NORTH SHORE BANK, F.S.B. (F)	
	RACINE (3)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	RACINE (4)	SECURITY S&LA (S)	
	UNION GROVE (1)	MARQUETTE S&L ASSOCIATION (S)	
	WATERFORD (1)	THE EQUITABLE BANK, S.S.B. (S)	
	COUNTY TOTAL 18		
RICHLAND	RICHLAND CENTER (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	RICHLAND CENTER (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	COUNTY TOTAL 2		
ROCK	BELOIT (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	BELOIT (2)	ROCK SAVINGS BANK, S.A. (S)	YES
	EVANSVILLE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	JANESVILLE (2)	ANCHOR SAVINGS & LOAN ASSN (S)	
	JANESVILLE (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	JANESVILLE (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	JANESVILLE (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	JANESVILLE (1)	ROCK SAVINGS BANK, S.A. (S)	
	JANESVILLE (2)	THE EQUITABLE BANK, S.S.B. (S)	
	MILTON (1)	MILTON S&L ASSOCIATION (S)	YES
	COUNTY TOTAL 14		
RUSK	LADYSMITH (1)	LADYSMITH FEDERAL S&LA (F)	YES
	COUNTY TOTAL 1		
SAUK	BARABOO (2)	BARABOO FEDERAL S&LA (F)	YES
	REEDSBURG (1)	WESTERN FEDERAL S&LA (F)	
	SAUK CITY (1)	BARABOO FEDERAL S&LA (F)	
	COUNTY TOTAL 4		
SAWYER	HAYWARD (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	HAYWARD (1)	NORTHLAND BANK OF WIS., S.S.B. (S)	
	COUNTY TOTAL 2		
SHAWANO	SHAWANO (1)	FIRST NORTHERN SAVINGS BANK, S.A. (S)	
	SHAWANO (1)	SECURITY S&LA (S)	
	COUNTY TOTAL 2		
SHEBOYGAN	PLYMOUTH (1)	UNITED S&LA (S)	
	SHEBOYGAN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	SHEBOYGAN (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	SHEBOYGAN (4)	UNITED S&LA (S)	YES
	SHEBOYGAN FALLS (1)	UNITED S&LA (S)	
	COUNTY TOTAL 9		
ST. CROIX	BALDWIN (1)	DURAND FEDERAL S&LA (F)	
	HUDSON (2)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	HUDSON (1)	FIRST FEDERAL S&LA OF EAU CLAIRE (F)	
	NEW RICHMOND (1)	NORTHWEST FED. BANKING & SAV., FA (F)	
	COUNTY TOTAL 5		
TAYLOR	MEDFORD (1)	TIME FEDERAL SAVINGS BANK (F)	YES
	COUNTY TOTAL 1		

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
TREMPEALEAU	ARCADIA (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	OSSEO (1)	DURAND FEDERAL S&LA (F)	
	WHITEHALL (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	COUNTY TOTAL 3		
VERNON	HILLSBORO (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	VIROQUA (1)	FIRST FED. SAVINGS BANK LAX-MADISON (F)	
	VIROQUA (1)	VIROQUA FEDERAL S&LA (F)	YES
	COUNTY TOTAL 3		
VILAS	EAGLE RIVER (1)	SECURITY S&LA (S)	
	COUNTY TOTAL 1		
WALWORTH	DELAVAN (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	DELAVAN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	EAST TROY (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	ELKHORN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	ELKHORN (1)	HOPKINS S&L ASSOCIATION (S)	
	LAKE GENEVA (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	LAKE GENEVA (1)	KENOSHA S&L ASSOCIATION (S)	
	WALWORTH (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	WHITEWATER (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WHITEWATER (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	COUNTY TOTAL 10		
WASHBURN	SPOONER (1)	MONYCOR SAVINGS BANK, FSB (F)	
	COUNTY TOTAL 1		
WASHINGTON	GERMANTOWN (1)	HOPKINS S&L ASSOCIATION (S)	
	GERMANTOWN (1)	THE EQUITABLE BANK, S.S.B. (S)	
	GERMANTOWN (1)	WEST BEND S&LA (S)	
	HARTFORD (1)	FEDERATED FINANCIAL S&LA (S)	
	HARTFORD (1)	HARTFORD S&L ASSOCIATION (S)	YES
	JACKSON (1)	WEST BEND S&LA (S)	
	KEWASKUM (1)	WEST BEND S&LA (S)	
	RICHFIELD (1)	HARTFORD S&L ASSOCIATION (S)	
	SLINGER (1)	WEST BEND S&LA (S)	
	WEST BEND (1)	FEDERATED FINANCIAL S&LA (S)	
	WEST BEND (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	WEST BEND (1)	GUARANTY BANK FOR SAVINGS, S.A. (S)	
	WEST BEND (2)	WEST BEND S&LA (S)	YES
	COUNTY TOTAL 14		
WAUKESHA	BROOKFIELD (1)	CONTINENTAL SAVINGS BANK, S.A. (S)	
	BROOKFIELD (1)	FEDERATED FINANCIAL S&LA (S)	
	BROOKFIELD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	BROOKFIELD (1)	GREAT MIDWEST S&L ASSOCIATION (S)	YES
	BROOKFIELD (2)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	BROOKFIELD (1)	NORTH SHORE BANK, F.S.B. (F)	YES
	BROOKFIELD (1)	SECURITY S&LA (S)	
	BROOKFIELD (2)	THE EQUITABLE BANK, S.S.B. (S)	
	DELAFIELD (1)	BADGER SAVINGS ASSN (S)	
	ELM GROVE (1)	FEDERATED FINANCIAL S&LA (S)	
	ELM GROVE (1)	REPUBLIC CAPITAL BANK, S.S.B. (S)	
	HARTLAND (1)	GREAT MIDWEST S&L ASSOCIATION (S)	
	HARTLAND (1)	HOPKINS S&L ASSOCIATION (S)	
	MENOMONEE FALLS (2)	FEDERATED FINANCIAL S&LA (S)	
	MENOMONEE FALLS (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	MENOMONEE FALLS (1)	GUARANTY BANK FOR SAVINGS, S.A. (S)	
	MENOMONEE FALLS (1)	SECURITY S&LA (S)	
	MUKWONAGO (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MUKWONAGO (1)	MITCHELL SAVINGS BANK, S.A. (S)	
	MUSKEGO (1)	ST. FRANCIS S&LA (S)	
	NEW BERLIN (1)	BADGER SAVINGS ASSN (S)	
	NEW BERLIN (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	NEW BERLIN (1)	GREAT AMERICAN SAVINGS BANK, F.S.B. (F)	
	NEW BERLIN (1)	ST. FRANCIS S&LA (S)	
	NEW BERLIN (1)	WEST ALLIS SAVINGS BANK, S.A. (S)	

COUNTY	CITY (#OFFICES)	ASSOCIATION NAME	HOME OFFICE?
	OCONOMOWOC (1)	FEDERATED FINANCIAL S&LA (S)	
	OCONOMOWOC (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	OCONOMOWOC (1)	SECURITY S&LA (S)	
	PEWAUKEE (1)	BADGER SAVINGS ASSN (S)	
	SUSSEX (1)	HOPKINS S&L ASSOCIATION (S)	
	WATERTOWN (1)	SECURITY S&LA (S)	
	WAUKESHA (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	WAUKESHA (3)	FIRST FEDERAL SAVINGS BANK OF WIS. (F)	YES
	WAUKESHA (5)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WAUKESHA (1)	NORTH SHORE BANK, F.S.B. (F)	
	WAUKESHA (1)	ST. FRANCIS S&LA (S)	
	WAUKESHA (1)	WAUWATOSA S&LA (S)	
	COUNTY TOTAL 46		
WAUPACA	CLINTONVILLE (1)	UNITED S&LA (S)	
	MARION (1)	UNITED S&LA (S)	
	NEW LONDON (1)	NEW LONDON S&L ASSOCIATION (S)	YES
	WAUPACA (1)	SECURITY S&LA (S)	
	COUNTY TOTAL 4		
WAUSHARA	WAUTOMA (1)	CENTRAL FEDERAL S&LA (F)	
	COUNTY TOTAL 1		
WINNEBAGO	MENASHA (1)	HOME SAVINGS BANK, S.A. (S)	
	MENASHA (1)	TWIN CITY S&LA (S)	
	NEENAH (1)	MUTUAL SAVINGS BANK OF WIS., S.A. (S)	
	NEENAH (2)	TWIN CITY S&LA (S)	YES
	OSHKOSH (1)	ANCHOR SAVINGS & LOAN ASSN (S)	
	OSHKOSH (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	OSHKOSH (1)	FOX VALLEY S&L ASSOCIATION (S)	
	OSHKOSH (2)	OSHKOSH S&L ASSOCIATION (S)	YES
	OSHKOSH (1)	SECURITY S&LA (S)	
	WINNECONNE (1)	OSHKOSH S&L ASSOCIATION (S)	
	COUNTY TOTAL 12		
WOOD	MARSHFIELD (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	MARSHFIELD (2)	MARSHFIELD SAVINGS BANK, S.A. (S)	YES
	MARSHFIELD (1)	TIME FEDERAL SAVINGS BANK (F)	
	NEKOOSA (1)	PAPER CITY SAVINGS ASSOCIATION (S)	YES
	WISCONSIN RAPIDS (1)	FIRST FINANCIAL BANK, F.S.B. (F)	
	WISCONSIN RAPIDS (1)	PAPER CITY SAVINGS ASSOCIATION (S)	
	WISCONSIN RAPIDS (1)	WISCONSIN RAPIDS S&LA (S)	YES
	COUNTY TOTAL 8		

554 STATE TOTAL

STATE ASSOCIATION HOME OFFICES	48
STATE ASSOCIATION OTHER OFFICES	302
FEDERAL ASSOCIATION HOME OFFICES	22
FEDERAL ASSOCIATION OTHER OFFICES	182
	554

Out of State Offices 2

LIBERTYVILLE, IL	KENOSHA S&L ASSOCIATION (S)
NORTH CHICAGO, IL	KENOSHA S&L ASSOCIATION (S)

SAVINGS AND LOAN HOLDING COMPANIES

Holding Company	Association
Barron Bancshares, Inc 410 East LaSalle Avenue Barron, Wisconsin 54812	Monycor Savings Bank, F.S.B. 410 East LaSalle Avenue Barron, Wisconsin 54812
Clare Enterprises of Platteville, Inc. 345 West Pine Street Platteville, Wisconsin 53818	First Federal Savings and Loan Association of Platteville 35 East Main Street Platteville, Wisconsin 53818
First Federal Capital Corporation 605 State Street LaCrosse, Wisconsin 54601	First Federal Savings Bank - LaCrosse-Madison 605 State Street LaCrosse, Wisconsin 54601
First Financial Corporation 1305 Main Street Stevens Point, Wisconsin 54481	First Financial Bank, F.S.B. 1305 Main Street Stevens Point, Wisconsin 54481
	First Financial-Port Savings Bank, S.A. 222 North Wisconsin Street Port Washington, Wisconsin 53074
Republic Capital Group, Inc. 500 West Brown Deer Road Milwaukee, Wisconsin 53217	Republic Capital Bank of Wisconsin, S.S.B. 500 West Brown Deer Road Milwaukee, Wisconsin 53217
	Home Savings Bank, S.A. 320 East College Avenue Appleton, Wisconsin 54911
	Peerless Federal Savings Bank 4930 North Milwaukee Avenue Chicago, Illinois 60630
Universal Mortgage Corporation of Wisconsin 744 North 4th Street Milwaukee, Wisconsin 53203	Universal Saving Bank, F.A. 754 N...h 4th Street Milwaukee, Wisconsin 53203

CHANGES AFFECTING
STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
DURING 1989

ABSORPTIONS APPROVED

Absorbing Association	Absorbed Association
Republic Capital Bank of Wisconsin, S.S.B. 500 West Brown Deer Road Bayside, Wisconsin 53217	Pioneer Savings Bank, S.A. 6115 Waashington Avenue Racine, Wisconsin 53406
Port Washington Savings and Loan Association 222 North Wisconsin Street Port Washington, Wisconsin 53074	FFC Interim Federal Savings and Loan Association 1305 Main Street Stevens Point, Wisconsin 54481
Kenosha Savings and Loan Association 5935 Seventh Avenue Kenosha, Wisconsin 53140	North Chicago Federal Savings and Loan Association 1011 14th Street Chicago, Illinois 60064

APPLICATION TO CONVERT FROM MUTUAL TO STOCK APPROVED

Association
Home Savings Bank, S.A. 320 East College Avenue Appleton, Wisconsin 54911

JURISDICTIONAL CHARTER CONVERSIONS APPROVED

Association	Corporate Charter
First Financial Savings Association 1305 Main Street Stevens Point, Wisconsin 54481	First Financial Bank, F.S.B.
Great American Savings and Loan Association 10400 West North Avenue Wauwatosa, Wisconsin 53226	Great American Savings and Loan Association
North Shore Bank, S.S.B. 4414 North Oakland Avenue Shorewood, Wisconsin 53211	North Shore Bank, F.S.B.

FDIC CONSERVATORSHIP

Association
Community Savings and Loan Association 8 South Main Street Fond du Lac, Wisconsin 54935

BRANCH OFFICES ESTABLISHED BY ABSORPTION

Association	Location
Kenosha Savings and Loan Association 5935 Seventh Avenue Kenosha, Wisconsin 53140	1011 14th Street North Chicago, Illinois 60064 (Former North Chicago Federal Savings and Loan Association Home Office)
Republic Capital Bank of Wisconsin, S.S.B. 500 West Brown Deer Road Bayside, Wisconsin 53217	6115 Washington Avenue Racine, Wisconsin 53406 (Former Pioneer Savings and Loan Association Home Office)

BRANCH OFFICE SALES APPROVED

Association	Location
Hopkins Savings and Loan Association 2600 North Mayfair Road Wauwatosa, Wisconsin 53226	103 North Main Street Edgerton, Wisconsin (Purchased by Banc One)

CONVERSION FROM FULL SERVICE BRANCH TO LIMITED SERVICE BRANCH

Association	Location
Anchor Savings and Loan Association 25 West Main Street Madison, Wisconsin 53703	201 Broad Street Lake Geneva, Wisconsin

BRANCH OFFICE RELOCATIONS APPROVED

Association		Location
The Equitable Bank, S.S.B. 233 East Wisconsin Avenue Milwaukee, Wisconsin 53202	From:	10505 West North Avenue Wauwatosa, Wisconsin
	To:	2675 North Mayfair Road Wauwatosa, Wisconsin
West Bend Savings and Loan Association One Savings Center West Bend, Wisconsin 53095	From:	W213 N16802 Industrial Road Jackson, Wisconsin
	To:	County Trunk P and Hwy. 60 Jackson, Wisconsin
Home Savings and Loan Association 2 South Carroll Street Madison, Wisconsin 53703	From:	606-610 Westgate Mall Madison, Wisconsin
	To:	7701 Mineral Point Road Madison, Wisconsin
Anchor Savings and Loan Association 25 West Main Street Madison, Wisconsin 53703	From:	201 Broad Street Lake Geneva, Wisconsin
	To:	772 Main Street Lake Geneva, Wisconsin (Limited Office)

OFFICES CLOSED

Association	Location
Kenosha Savings and Loan Association 5935 Seventh Avenue Kenosha, Wisconsin 53140	1254 West Boulevard Racine, Wisconsin

NAME CHANGES APPROVED

Continental Savings and Loan Association
1930 East North Avenue
Milwaukee, Wisconsin 53202
To: Continental Savings Bank, S.A.

Equitable Savings and Loan Association
233 East Wisconsin Avenue
Milwaukee, Wisconsin 53202
To: The Equitable Bank, S.S.B.

Federated Financial Savings and Loan Association
13195 West Hampton Avenue
Butler, Wisconsin 53007
To: Federated Bank, S.S.B.

First Northern Savings and Loan Association
201 North Monroe Avenue
P. O. Box 100
Green Bay, Wisconsin 54305
To: First Northern Savings Bank, S.A.

First Ozaukee Savings and Loan Association
W61 N526 Washington Avenue
Cedarburg, Wisconsin 53012
To: First Ozaukee Savings Bank, S.A.

Guaranty Savings and Loan Association
7901 West Brown Deer Road
Milwaukee, Wisconsin 53223
To: Guaranty Bank for savings, S.A.

Home Savings and Loan Association-Appleton
320 East College Avenue
P. O. Box 119
Appleton, Wisconsin 54911
To: Home Savings Bank, S.A.

Horizon Savings and Loan Association
7400 West Oklahoma Avenue
West Allis, Wisconsin 53219
To: Horizon Savings Bank, S.A.

Lincoln Savings and Loan Association
3131 South 23th Street
Milwaukee, Wisconsin 53215
To: Lincoln Savings Bank, S.A.

Marshfield Savings and Loan Association
208 West Fifth Street, P. O. Box 608
Marshfield, Wisconsin 54449
To: Marshfield Savings Bank, S.A.

Mitchell Savings and Loan Association
7001 West Edgerton Avenue
Greenfield, Wisconsin 53220
To: Mitchell Savings Bank, S.A.

Mutual Savings and Loan Association
of Wisconsin
510 East Wisconsin Avenue
Milwaukee, Wisconsin 53202
To: Mutual Savings Bank of
Wisconsin, S.A.

North Land Savings and Loan Association
221 4th Avenue, West, P. O. Box 153
Ashland, Wisconsin 54806
To: NorthLand Bank of Wisconsin, S.S.B.

Port Washington Savings and Loan Association
222 North Wisconsin Street
Port Washington, Wisconsin 53215
To: First Financial - Port Savings
Bank, S.A.

Reliance Savings and Loan Association
3140 South 27th Street
Milwaukee, Wisconsin 53215
To: Reliance Savings Bank, S.A.

Republic Savings and Loan Association
of Wisconsin
500 West Brown Deer Road
Bayside, Wisconsin 53217
To: Republic Capital Bank of
Wisconsin, S.S.B.

Rock Savings Association
531 East Grand Avenue
Beloit, Wisconsin 53511
To: Rock Savings Bank, S.A.

St. Francis Savings and Loan Association
3545 South Kinnickinnic Avenue
St. Francis, Wisconsin 53207

To: St. Francis Bank, S.S.B.
(Rescinded on 12/28/89 at the association's request)

Twin City Savings and Loan Association
108 East Wisconsin Avenue
Neenah, Wisconsin 54956

To: Fox Cities Bank, S.S.B.

West Allis Savings and Loan Association
7401 West Greenfield Avenue
West Allis, Wisconsin 53214

To: West Allis Savings Bank, S.A.

Wisconsin Savings Association
909 Superior Avenue
Tomah, Wisconsin 54660

To: Wisconsin Savings Bank, S.A.

ALL STATE CHARTERED SAVINGS AND LOAN ASSOCIATION OFFICES
IN WISCONSIN

AT

DECEMBER 31, 1989

STATE CHARTERED SAVINGS AND LOAN OFFICES

DECEMBER 31, 1989

AMERICAN SAVINGS & LOAN ASSN
640 DIVISION ST.
STEVENS POINT 54481

DONALD D. KROPIDLOWSKI, CEO
(715) 344-8080

ANCHOR SAVINGS & LOAN ASSN
25 W. MAIN ST.
MADISON 53703

DOUGLAS J. TIMMERMAN, CEO
(608) 252-8700

OTHER OFFICES
106 W. OAK ST., BOSCOBEL
302 BAY ST., CHIPPEWA FALLS
150 N. LUDINGTON ST., COLUMBUS
200 S. MAIN ST., CUBA CITY
315 MAIN ST., DARLINGTON
601 S. MAIN ST., DEFOREST
500 E. WALWORTH AVE., DELAVAN
338 NORTH IOWA ST., DODGEVILLE
840 WATER ST., HILLSBORO
2215 HOLIDAY DR., JANESVILLE
100 W. RACINE ST., JANESVILLE
772 MAIN ST., LAKE GENEVA (Limited Office - 215.13(36) stats)
708 N. MADISON ST., LANCASTER
2000 ATWOOD AVE., MADISON
4702 EAST TOWN BLVD., MADISON
2929 N. SHERMAN AVE., MADISON
302 N. MIDVALE BLVD., MADISON
216 COTTAGE GROVE RD., MADISON
5734 RAYMOND RD., MADISON
4595 W. BELTLINE HWY., MADISON
333 WESTFIELD RD., MADISON
6200 CENTURY AVE., MIDDLETON
2401 W. BROADWAY, MONONA
5700 MONONA AVE., MONONA
1712 12th ST., MONROE
300 E. MAIN ST., MT. HOREB
606 HWY. 69, NEW GLARUS
705 N. MAIN ST., OREGON
1000 OREGON ST., OSHKOSH (Limited Office - 215.13(36) stats)
80 S. COURT ST., PLATTEVILLE
600 E. BLACKHAWK AVE., PRAIRIE du CHIEN
187 S. CENTRAL AVE., RICHLAND CENTER
1516 W. MAIN ST., SUN PRAIRIE
420 W. VERONA AVE., VERONA
204A S. CENTURY AVE., WAUKESHA
TOTAL OF OTHER OFFICES 35

BADGER SAVINGS ASSN
3970 N. OAKLAND AVE.
MILWAUKEE 53211

JOHN C. PATZKE, CEO
(414) 964-6050

OTHER OFFICES
727 GENESEE ST., DELAFIELD
4230 W. OKLAHOMA AVE., MILWAUKEE
5817 W. FOREST HOME AVE., MILWAUKEE
7927 W. CAPITOL DR., MILWAUKEE
12800 W. NATIONAL AVE., NEW BERLIN
120 E. WISCONSIN AVE., PEWAUKEE
TOTAL OF OTHER OFFICES 6

COLUMBIA SAVINGS & LOAN ASSN
2000 W. FOND du LAC AVE.
MILWAUKEE 53205

THALIA B. WINFIELD, CEO
(414) 374-0486

CONTINENTAL SAVINGS BANK, S.A.
1930 E. NORTH AVE.
MILWAUKEE 53202

WILLIAM P. PODEWILS, CEO
(414) 224-0700

OTHER OFFICES
17185 W. NORTH AVE., BROOKFIELD
4301 W. BROWN DEER RD., BROWN DEER

5480 S. 108TH ST., HALES CORNERS
3328 W. VILLARD AV., MILWAUKEE
7515 W. GOOD HOPE RD., MILWAUKEE
2110 E. OKLAHOMA AVE., MILWAUKEE
TOTAL OF OTHER OFFICES 6

EAST WISCONSIN S&L ASSOCIATION
109 W. SECOND ST.
KAUKAUNA 54130
LEE J. SCHMALZ, CEO
(414) 766-4646

OTHER OFFICES
501 E. WISCONSIN AVE., APPLETON
10595 COLUMBIA AVE., FREEDOM
220 W. KIMBERLY, KIMBERLY
1805 E. MAIN ST., LITTLE CHUTE
TOTAL OF OTHER OFFICES 4

EMPLOYES' MUTUAL SB&L ASSOCIATION
231 W. MICHIGAN ST.
MILWAUKEE 53203
RAYMOND L. LEPPER, CEO
(414) 221-3451

FEDERATED FINANCIAL S&LA
13195 W. HAMPTON AVE.
BUTLER 53222
ROBERT B. PIETERS, CEO
(414) 774-6500

OTHER OFFICES
2495 N. 124TH ST., BROOKFIELD
945 ELM GROVE RD., ELM GROVE
1472 E. SUMNER ST., HARTFORD
606 WASHINGTON ST., HORICON
N78 W14545 APPLETON AVE., MENOMONEE FALLS
N88 W16586 APPLETON AVE., MENOMONEE FALLS
6901 W. CAPITOL DR., MILWAUKEE
175 E. WISCONSIN AVE., OCONOMOWOC
2165 W. WASHINGTON ST., WEST BEND
TOTAL OF OTHER OFFICES 9

FIRST FINANCIAL-PORT SAVINGS BK, SA
222 N. WISCONSIN ST.
PORT WASHINGTON 53074
WILLIAM C. SCHUKNECHT, CEO
(414) 284-2641

OTHER OFFICES
211 N. HIGHLAND DR., FREDONIA
1650 NINTH AVE., GRAFTON
135 S. MILL ST., SAUKEVILLE
TOTAL OF OTHER OFFICES 3

FIRST NORTHERN SAVINGS BANK, S.A.
201 N. MONROE AVE., P.O. BOX 10
GREEN BAY 54305
MICHAEL D. MEEUWSEN, CEO
(414) 437-7101

OTHER OFFICES
2357 S. ONEIDA ST., ASHWAUBENON
314 N. MAIN ST., BRILLION
315 HWY. 141, CRIVITZ
114 S. 9TH ST., DE PERE
2603 GLENDALE AVE., GREEN BAY
2350 E. MASON ST., GREEN BAY
2255 UNIVERSITY AVE., GREEN BAY
622 FREMONT ST., KIEL
830 PIERCE AVE., MARINETTE
2314 ROOSEVELT RD., MARINETTE
2205 WISCONSIN AVE., NEW HOLSTEIN
616 FRENCH ST., PESHTIGO
911 E. GREEN BAY RD., SHAWANO
1227 EGG HARBOR RD., STURGEON BAY
TOTAL OF OTHER OFFICES 14

FIRST OZAUKEE SAVINGS BANK, S.A.
W61 N526 WASHINGTON AVE., P.O. 121
CEDARBURG 53012

RUSSELL S. JONES, CEO
(414) 377-0750

OTHER OFFICES
1238 12TH AVE., GRAFTON
TOTAL OF OTHER OFFICES 1

FOX VALLEY S&L ASSOCIATION
51 E. FIRST ST., P.O. BOX 1216
FOND DU LAC 54935

ALLEN J. KNUTH, CEO
(414) 921-7220

OTHER OFFICES
841 W. JOHNSON ST., FOND DU LAC
299 PARK PLAZA, OSHKOSH
101 S. MADISON, WAUPUN
TOTAL OF OTHER OFFICES 3

GREAT MIDWEST S&L ASSOCIATION
15900 W. BLUEMOUND RD.
BROOKFIELD 53005

MICHAEL J. DOYLE, CEO
(414) 784-4400

OTHER OFFICES
135 E. COLLEGE, APPLETON
505 W. BROWN DEER RD., BAYSIDE
24 S. MADISON, CHILTON
5150 S. 76TH ST., GREENDALE
4775 S. 27TH ST., GREENFIELD
600 HARTBROOK DR., HARTLAND
6702 ODANA RD., MADISON
2902 DRYDEN DR., MADISON
5732 W. OKLAHOMA AVE., MILWAUKEE
8400 W. SILVER SPRING DR., MILWAUKEE
734 N. JACKSON, MILWAUKEE
10269 W. NATIONAL AVE., WEST ALLIS
TOTAL OF OTHER OFFICES 12

GUARANTY BANK FOR SAVINGS, S.A.
7901 W. BROWN DEER RD.
MILWAUKEE 53223

GERALD J. LEVY, CEO
(414) 355-3000

OTHER OFFICES
12655 W. CAPITOL DR., BROOKFIELD
450 W. SILVER SPRING DR., GLENDALE
4661 S. 27TH ST., GREENFIELD
N95 W18311 COUNTY LINE RD., MENOMONEE FALLS
7601 W. HAMPTON, MILWAUKEE
161 W. WISCONSIN AVE., MILWAUKEE
3030 LATHROP AVE., RACINE
876 S. MAIN ST., WEST BEND
TOTAL OF OTHER OFFICES 8

HARTFORD S&L ASSOCIATION
55 E. SUMNER ST.
HARTFORD 53027

ROBERT F. KLOCKOW, CEO
(414) 673-2390

OTHER OFFICES
118 E. OAK ST., JUNEAU
1288 HWY. 175, RICHFIELD
TOTAL OF OTHER OFFICES 2

HOME SAVINGS AND LOAN ASSOCIATION
2 S. CARROLL ST.
MADISON 53703

JAMES R. BRADLEY, JR., CEO
(608) 283-2800

OTHER OFFICES
1438 NORTHPORT DR., MADISON
7701 MINERAL POINT RD., MADISON
400 W. MAIN ST., STOUGHTON
TOTAL OF OTHER OFFICES 3

HOME SAVINGS BANK, S.A.
320 E. COLLEGE AVE.
APPLETON 54912

P. SCOTT CARSON, CEO
(414) 749-7200

OTHER OFFICES
2835 W. COLLEGE AVE., GRAND CHUTE
201 E. MAIN ST., LITTLE CHUTE
1500 APPLETON RD., MENASHA
TOTAL OF OTHER OFFICES 3

HOPKINS S&L ASSOCIATION
2600 N. MAYFAIR RD.
WAUWATOSA 53226

JOHN W. ANDORFER, CEO
(414) 475-5595

OTHER OFFICES
17 N. WASHINGTON ST., ELKHORN
37 E. MILWAUKEE AVE., FORT ATKINSON
N112 W15800 MEQUON RD., GERMANTOWN
160 E. CAPITOL DR., HARTLAND
310 W. WISCONSIN AVE., MILWAUKEE
7901 W. BURLEIGH ST., MILWAUKEE
N64 W24300 HIGHWAY 74, SUSSEX
TOTAL OF OTHER OFFICES 7

HORIZON SAVINGS BANK, S.A.
7400 W. OKLAHOMA AVE.
WEST ALLIS 53219

THOMAS R. BOERNER, CEO
(414) 327-1200

OTHER OFFICES
6279 S. 27TH ST., GREENFIELD
5620 S. 108TH ST., HALES CORNERS
3418 W. NATIONAL AVE., MILWAUKEE
TOTAL OF OTHER OFFICES 3

KENOSHA S&L ASSOCIATION
5935 7TH AVE.
KENOSHA 53140

PAUL P. GERGEN, CEO
(414) 658-4861

OTHER OFFICES
4235 52ND ST., KENOSHA
8035 22ND AVE., KENOSHA
7535 PERSHING BLVD., KENOSHA
410 BROAD ST., LAKE GENEVA
1113 S. MILWAUKEE AVE., LIBERTYVILLE
1011 14TH ST., NORTH CHICAGO
25100 75TH ST., PADDOCK LAKE
TOTAL OF OTHER OFFICES 7

LINCOLN SAVINGS BANK, S.A.
3131 S. 13TH ST.
MILWAUKEE 53215

ROBERT J. BLONSKI, CEO
(414) 645-1207

OTHER OFFICES
5400 W. FOREST HOME AVE., MILWAUKEE
TOTAL OF OTHER OFFICES 1

MARATHON S&L ASSOCIATION
500 SCOTT ST.
WAUSAU 54401

RALPH K. SCHLITZ, SR., CEO
(715) 845-7331

OTHER OFFICES
307 THIRD ST., MOSINEE
1045 E. GRAND BLVD., ROTHSCHILD
TOTAL OF OTHER OFFICES 2

MARQUETTE S&L ASSOCIATION
10533 W. NATIONAL AVE.
WEST ALLIS 53227

DON M. JANKE, CEO
(414) 327-3700

OTHER OFFICES
2539 W. GREENFIELD AVE., MILWAUKEE
10600 W. SILVER SPRING DR., MILWAUKEE

1101 MAIN ST., UNION GROVE
TOTAL OF OTHER OFFICES 3

MARSHFIELD SAVINGS BANK, S.A.
208 W. 5TH ST. (P.O. BOX 608)
MARSHFIELD 54449
ROBERT N. LOTZER, CEO
(715) 387-1122

OTHER OFFICES
1400 N. CENTRAL AVE., MARSHFIELD
TOTAL OF OTHER OFFICES 1

MAYVILLE S&L ASSOCIATION
200 S. MAIN ST.
MAYVILLE 53050
JEFFREY J. LABOMASCUS, CEO
(414) 387-2310

TOTAL OF OTHER OFFICES 0

MILTON S&L ASSOCIATION
110 PARKVIEW DR.
MILTON 53563
GERALD D. TURNER, CEO
(608) 868-7603

MITCHELL SAVINGS BANK, S.A.
7001 W. EDGERTON AVE.
GREENFIELD 53220
RUDOLPH J. TALSKY, CFO
(414) 421-8200

OTHER OFFICES
9000 W. DREXEL AVE., FRANKLIN
1605 W. MITCHELL ST., MILWAUKEE
730 FOX ST., HIGHWAY ES, MUKWONAGO
TOTAL OF OTHER OFFICES 3

MUTUAL SAVINGS BANK OF WIS., S.A.
510 E. WISCONSIN AVE.
MILWAUKEE 53202
MICHAEL T. CROWLEY, JR., CEO
(414) 272-8000

OTHER OFFICES
130 W. MAPLE AVE., BEAVER DAM
3 BELOIT MALL SHOPPING CENTER, BELOIT
103 E. HURON ST., BERLIN
17100 W. CAPITOL DR., BROOKFIELD
400 N. MOORLAND RD., BROOKFIELD
7700 W. BROWN DEER RD., BROWN DEER
W62 N248 WASHINGTON AVE., CEDARBURG
835 JOHNSON ST., FOND DU LAC
5900 N. PORT WASHINGTON RD., GLENDALE
690 HIGHWAY 57, GRAFTON
4323 W. WISCONSIN AVE., GRAND CHUTE
5300 S. 76TH ST., GREENDALE
2500 MILTON AVE., JANESVILLE
101 E. MILWAUKEE ST., JANESVILLE
23 S. PINCKNEY, MADISON
5521 ODANA RD., MADISON
11249 N. PORT WASHINGTON RD., MEQUON
6209 CENTURY AVE., MIDDLETON
8050 W. CAPITOL DR., MILWAUKEE
3847 S. HOWELL AVE., MILWAUKEE
4812 W. BURLEIGH ST., MILWAUKEE
3340 S. 27TH ST., MILWAUKEE
6801 W. OKLAHOMA AVE., MILWAUKEE
5320 MONONA DR., MONONA
101 W. WISCONSIN AVE., NEENAH
8780 S. HOWELL AVE., OAK CREEK
145 E. COOK ST., PORTAGE
730 N. 9TH ST., SHEBOYGAN (Extended Office)
804 N. 7TH ST., SHEBOYGAN
208 N. MAIN ST., THIENSVILLE
2500 N. MAYFAIR RD., WAUWATOSA
10296 W. NATIONAL AVE., WEST ALLIS
TOTAL OF OTHER OFFICES 32

NEW LONDON S&L ASSOCIATION
101 PARK ST.
NEW LONDON 54961

RALPH N. MARTEN, CEO
(414) 982-4701

OTHER OFFICES
209 S. NASH ST., HORTONVILLE
TOTAL OF OTHER OFFICES 1

NORTHLAND BANK OF WIS., S.S.B.
221 4TH AVE. WEST
ASHLAND 54806

HENRY C. MARTINSEN, CEO
(715) 682-9371

OTHER OFFICES
117 S. BROAD ST., BAYFIELD
10 IOWA AVE., HAYWARD
117 SECOND AVE., NORTH, HURLEY
420 S. PINE ST., IRON RIVER
575 OLD HIGHWAY 51, MINOCQUA
1414 S. 4TH AVE., PARK FALLS
104 S. WASHINGTON, WASHBURN
TOTAL OF OTHER OFFICES 7

OSHKOSH S&L ASSOCIATION
420 S. KOELLER ST.
OSHKOSH 54901

RONALD J. TIMMERMAN, CEO
(414) 236-3680

OTHER OFFICES
1220 W. NORTHLAND AVE., APPLETON
137 E. HURON ST., BERLIN
16 WASHINGTON AVE., OSHKOSH
927 E. MAIN ST., WINNECONNE
TOTAL OF OTHER OFFICES 4

PAPER CITY SAVINGS ASSOCIATION
226 MARKET ST. (P.O. BOX 98)
NEKOOSA 54457

RICHARD A. KALSCHEUR, CEO
(715) 886-4800

OTHER OFFICES
3211 8TH ST. SOUTH, WISCONSIN RAPIDS
TOTAL OF OTHER OFFICES 1

RELIANCE SAVINGS & LOAN ASSN.
3140 S. 27TH ST.
MILWAUKEE 53215

O. WILLIAM HELD, CEO
(414) 671-2222

REPUBLIC CAPITAL BANK, S.S.B.
500 W. BROWN DEER RD.
MILWAUKEE 53217

RICHARD M. BROPHY, CEO
(414) 352-3500

OTHER OFFICES
12850 W. BLUEMOUND RD., ELM GROVE
2100 W. GOOD HOPE RD., GLENDALE
4375 S. 76TH ST., GREENFIELD
5631 6TH AVE., KENOSHA
8018 22ND AVE., KENOSHA
1960 22ND AVE., KENOSHA
4302 EAST TOWNE BLVD., MADISON
73 W. TOWNE MALL, MADISON
8200 W. BROWN DEER RD., MILWAUKEE
7617 W. BLUEMOUND RD., MILWAUKEE
6131 W. CENTER ST., MILWAUKEE
5500 W. CAPITOL DR., MILWAUKEE
1201 N. 35TH ST., MILWAUKEE
3009 WASHINGTON AVE., RACINE
6115 WASHINGTON AVE., RACINE
3935 DOUGLAS AVE., RACINE
4201 N. OAKLAND AVE., SHOREWOOD
549 KENOSHA ST., WALWORTH
1058 MAIN ST., WHITEWATER
TOTAL OF OTHER OFFICES 19

ROCK SAVINGS BANK, S.A.
531 E. GRAND AVE.
BELOIT 53511

JOHN T. BENNETT, CEO
(608) 364-9044

OTHER OFFICES
2741 PRAIRIE AVE., BELOIT
1901 HOLLIDAY DR., JANESVILLE
TOTAL OF OTHER OFFICES 2

SECURITY S&LA
184 W. WISCONSIN AVE.
MILWAUKEE 53203

WILLIAM G. SCHUETT, CEO
(414) 273-1900

OTHER OFFICES
510 SECOND ST., ALGOMA
1920 LIBAL ST., ALLOUEZ (Limited Office - 215.13(36) stats)
724 FIFTH AVE., ANTIGO
640 SUPERIOR ST., ANTIGO (Extended Office)
2829 N. MEADE ST., APPLETON
59 PARK PL., APPLETON (Limited Office - 215.13(36) stats)
2009 E. CALUMET ST., APPLETON
2120 S. RIDGE RD., ASHWAUBENON
2225 N. CALHOUN RD., BROOKFIELD
108 N. LAKE ST., CRANDON
4677 S. PACKARD AVE., CUDAHY
802 GEORGE ST., DE PERE
211 S. 1ST ST., EAGLE RIVER
5555 N. PORT WASHINGTON RD., GLENDALE
1684 MAIN ST., GREEN BAY
1499 SIXTH ST., GREEN BAY
1087 VELP AVE., GREEN BAY (Limited Office - 215.13(36) stats)
1530 W. MASON ST., GREEN BAY
234 S. ADAMS ST., GREEN BAY
1334 ELLIS ST., KEWAUNEE
434 S. GAMMON RD., MADISON
2800 ROOSEVELT RD., MARINETTE
N85 W16085 APPLETON AVE., MENOMONEE FALLS
2701 W. NATIONAL AVE., MILWAUKEE
6645 W. OKLAHOMA AVE., MILWAUKEE
4878 N. SWAN RD., MILWAUKEE
9049 N. 76TH ST., MILWAUKEE
7600 W. LAYTON AVE., MILWAUKEE
7100 W. CENTER ST., MILWAUKEE
4534 W. NORTH AVE., MILWAUKEE
326 E. WISCONSIN AVE., OCONOMOWOC
347 N. SAWYER ST., OSHKOSH
3215 DOUGLAS AVE., RACINE
5100 WASHINGTON AVE., RACINE
4100 DURAND AVE., RACINE
468 COLLEGE AVE., RACINE
4 S. BROWN ST., RHINELANDER
1135 GRAND AVE., ROTHSCHILD
401 E. GREEN BAY ST., SHAWANO
624 ANDERSON ST., THREE LAKES
808 E. MAIN ST., WATERTOWN
114 E. UNION ST., WAUPACA
2001 STEWART AVE., WAUSAU
400 4TH ST., WAUSAU
9210 W. NORTH AVE., WAUWATOSA
933 N. MAYFAIR RD., WAUWATOSA (Limited Office - 215.13(36) stats)
5812 W. BURNHAM ST., WEST ALLIS
2555 S. 108TH ST., WEST ALLIS
TOTAL OF OTHER OFFICES 48

SOUTH MILWAUKEE S&LA
1015 MARQUETTE AVE.
SOUTH MILWAUKEE 53172

OLIVER R. DeGROOT, CEO
(414) 762-7600

ST. FRANCIS S&LA
3545 S. KINNICKINNIC AVE.
MILWAUKEE 53207

JOHN C. SCHLOSSER, CEO
(414) 744-8600

OTHER OFFICES
6042 S. PACKARD AVE., CUDAHY
5499 S. 76TH ST., GREENDALE
S77 W12929 McSHANE DR., HALES CORNERS

142 W. WISCONSIN AVE., MILWAUKEE
9301 N. 76TH ST., MILWAUKEE
S74 W17100 JANESVILLE RD., MUSKEGO
3670 S. MOORLAND RD., NEW BERLIN
153 N. MAIN ST., THIENSVILLE
2116 E. MORELAND BLVD., WAUKESHA
2360 N. 124TH ST., WAUWATOSA
6810 W. STATE ST., WAUWATOSA
9330 W. GREENFIELD AVE., WEST ALLIS
TOTAL OF OTHER OFFICES 12

SUPERIOR S&LA — DAVID H. STACK, CEO
1130 TOWER AVE. — (715) 394-7778
SUPERIOR 54880

OTHER OFFICES
28TH ST. AND HILL AVE., SUPERIOR
TOTAL OF OTHER OFFICES 1

THE EQUITABLE BANK, S.S.B. — CHARLES R. PITTELKOW, CEO
233 E. WISCONSIN AVE. — (414) 425-4321
MILWAUKEE 53202

OTHER OFFICES
14545 W. CAPITOL DR., BROOKFIELD
21215 N. MORELAND BLVD., BROOKFIELD
N96 W17698 COUNTY LINE RD., GERMANTOWN
5225 S. 108TH ST. (P.O. BOX 329), HALES CORNERS (Executive Office)
200 W. MILWAUKEE ST., JANESVILLE
1800 MILTON AVE., JANESVILLE
212 W. MAIN, WATERFORD
2675 N. MAYFAIR RD., WAUWATOSA
7532 W. OKLAHOMA AVE., WEST ALLIS
417 E. SILVER SPRING DR., WHITEFISH BAY
TOTAL OF OTHER OFFICES 10

TOMAHAWK S&LA — JAMES S. DENTLER, CEO
15 E. WISCONSIN AVE. — (715) 453-2144
TOMAHAWK 54487

TWIN CITY S&LA — DONALD D. PARKER, CEO
108 E. WISCONSIN AVE. — (414) 727-3400
NEENAH 54957

OTHER OFFICES
110 FOX RIVER DR., APPLETON
2000 S. MEMORIAL DR., APPLETON
130 MAIN ST., MENASHA
1065 S. LAKE ST., NEENAH
TOTAL OF OTHER OFFICES 4

UNITED S&LA — WILLIAM F. GEHRKE, CEO
604 N. EIGHTH ST. — (414) 458-3553
SHEBOYGAN 53081

OTHER OFFICES
2300 S. ONEIDA ST., ASHWAUBENON
10TH & HEMLOCK, CLINTONVILLE
5150 N. PORT WASHINGTON RD., GLENDALE (Limited Office - 215.13(36) stats)
4321 W. COLLEGE AVE., GRAND CHUTE (Limited Office - 215.13(36) stats)
MID CITIES MALL, MANITOWOC
1013 S. 8TH ST., MANITOWOC
223 E. PERRY AVE., MARION
315 E. MILL ST., PLYMOUTH
101 W. GRAND AVE., PORT WASHINGTON
2315 S. BUSINESS DR., SHEBOYGAN
2109 NORTH AVE., SHEBOYGAN
3347 KOHLER MEMORIAL DR., SHEBOYGAN
414 BUFFALO ST., SHEBOYGAN FALLS
TOTAL OF OTHER OFFICES 13

WAUWATOSA S&LA
7500 W. STATE ST.
WAUWATOSA 53213
RAYMOND J. PERRY, CEO
(414) 258-5880

OTHER OFFICES
6560 S. 27TH ST., OAK CREEK
1710 PARAMOUNT DR., WAUKESHA
TOTAL OF OTHER OFFICES 2

WEST ALLIS SAVINGS BANK, S.A.
7401 W. GREENFIELD AVE.
MILWAUKEE 53214
JAMES D. SMESSAERT, CEO
(414) 778-4600

OTHER OFFICES
5105 SOUTH 27TH STREET, MILWAUKEE
15600 W. CLEVELAND AVE., NEW BERLIN
TOTAL OF OTHER OFFICES 2

WEST BEND S&LA
ONE SAVINGS CENTER (P.O. BOX 437)
WEST BEND 53095
RICHARD A LARSON, CEO
(414) 334-5563

OTHER OFFICES
N112 W17171 MEQUON RD., GERMANTOWN
CTY TK. P & HWY. 60, JACKSON
114 MAIN ST., KEWASKUM
319 E. WASHINGTON, SLINGER
1445 W. WASHINGTON ST., WEST BEND
TOTAL OF OTHER OFFICES 5

WISCONSIN RAPIDS S&LA
811 E. GRAND AVE. (P.O. BOX 669)
WISCONSIN RAPIDS 54495
EARL L. STAEGE, CEO
(715) 423-6460

WISCONSIN SAVINGS BANK, S.A.
909 SUPERIOR AVE.
TOMAH 54660
ROBERT HOLMES, CEO
(608) 372-2198

OTHER OFFICES
185 S. MAIN ST., ADAMS
112 MAIN ST., ELROY
130 N. UNION ST., MAUSTON
201 E. BRIDGE ST., NEW LISBON
116 W. OAK ST., SPARTA
TOTAL OF OTHER OFFICES 5

PROGRESS REPORT
OF
STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
FROM
1910 THROUGH 1989

YEAR	NUMBER OF ASSOC.	NUMBER OF BRANCHES	TOTAL ASSETS	TOTAL DEPOSITS	TOTAL NET WORTH
1910	60		$ 6,180,607	$ 5,104,697	$ 538,771
1915	74		14,228,401	12,937,463	316,461
1920	97		43,641,142	39,217,022	1,020,726
1925	157		149,648,269	132,719,926	3,547,694
1930	188		290,625,985	271,824,504	6,820,830
1935	183		191,437,860	166,771,503	13,453,347
1940	124		116,747,368	96,779,358	9,311,417
1945	113		134,358,354	112,243,560	13,510,616
1950	113		263,408,389	209,256,214	23,612,039
1955	114		666,777,759	568,755,542	43,502,024
1960	114		1,222,093,134	1,050,067,556	89,819,842
1965	109		1,829,262,022	1,566,522,215	135,730,643
1970	95	38	2,627,280,401	2,213,535,543	212,055,100
1975	87	181	5,196,433,224	4,372,429,406	349,844,022
1976	85	209	6,008,876,982	5,131,480,908	386,127,796
1977	85	232	6,987,186,369	5,916,344,435	435,517,191
1978	84	292	8,895,936,269	7,349,992,432	545,516,830
1979	83	320	9,807,974,919	8,072,509,194	618,859,517
1980	81	355	10,713,958,589	9,033,006,769	680,372,693
1981	79	376	11,038,736,366	9,332,084,287	647,041,665
1982	66	397	11,205,350,748	9,735,646,639	598,548,521
1983	65	404	11,987,296,589	10,677,687,939	643,664,848
1984	63	401	12,741,432,341	11,127,133,499	709,163,909
1985	60	406	13,041,851,968	11,454,632,446	781,460,458
1986	59	411	13,496,682,978	11,669,748,234	919,917,322
1987	55	422	14,004,801,220	11,948,038,587	987,442,807
1988	53	414	14,562,082,529	12,407,535,355	1,078,004,635
1989	48	304	11,309,030,788	9,557,265,357	959,572,531

STATEMENT FOR ALL STATE CHARTERED ASSOCIATIONS
IN WISCONSIN

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 1,454,239,595	Deposit accounts	$ 9,557,265,357
Mortgage backed securities	946,038,908	Borrowed funds	517,300,030
Mortgage loans	7,463,089,337	Tax and insurance escrow	52,422,747
Consumer loans	768,801,557	Other liabilities	222,470,123
Non-mortgage commercial loans	142,035,197		
Repossessed assets	67,121,221	Total liabilities	$10,349,458,257
Equity invest. in subsidiaries	58,850,182		
Real estate investments	26,746,069	Capital stock & surplus	$ 56,191,284
Office properties and equipment	144,078,524	Retained earnings	903,381,247
Intangible assets	18,353,055		
Other assets	219,677,143	Total net worth	$ 959,572,531
TOTAL	$11,309,030,788	TOTAL	$11,309,030,788

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 330,266,087
Cash and securities	$ 102,074,401		
Mortgage loans & mtg. securities	831,929,925	General & administrative exp:	
Other loans & other loan secur.	101,090,184	Compensation and benefits	$ 110,751,594
Total interest & dividends	$ 1,035,094,510	Advertising and promotion	11,949,170
		Office occupancy & equipment	41,419,787
Interest expense:		Audit/exam/FSLIC	20,665,105
Deposits and escrow	$ 704,374,565	Other	57,796,994
Borrowed funds	57,195,611	Total gen. & admin. expense	$ 242,582,650
Total interest expense	$ 761,570,176		
		Income before income taxes and extraordinary items	$ 87,683,437
Net interest income	$ 273,524,334		
		Income taxes	33,297,647
Provision for & actual losses on loans & repossessed assets (net)	20,978,171		
		Inc. before extraordinary items	$ 54,385,790
Net interest income after losses and provisions for losses	$ 252,546,163		
		Extraordinary items	(719,571)
Other income:			
Loan fees and charges	17,341,918	Net income (loss)	$ 53,666,219
Investment security gains (loss)	26,171,906		
Net income (loss) - subsidiaries	(1,295,410)		
Other income (loss)	35,501,510		
Total other income	$ 77,719,924		

STATEMENT OF 1989 LOAN ACTIVITY
FOR
STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
IN WISCONSIN

Loans Originated		
Mortgage Loans - residential - VA, FHA, HUD, Other Gov't	$	150,735,876
- Private Insured		188,767,927
- Conventional		965,235,744
- land development (subdivision, builder lots)		7,498,607
- commercial		121,554,151
Consumer Loans - mobile home loans		847,414
- property improvement		25,260,424
- education loans		68,629,560
- other consumer loans & consumer leases		267,530,329
Non-Mortgage Commercial Loans & Commercial Leases		90,594,879
Total Loan Originations	$	1,886,654,911
Loans and Participations Purchased		
Mortgage Loans - property located in Wisconsin	$	153,342,331
- property located outside Wisconsin		595,058,943
Consumer Loans & Leases		5,442,683
Non-Mortgage Commercial Loans & Leases		0
Total Loan Purchases	$	753,843,957
Loans and Participations Sold		
Mortgage Loans Sold to FHLMC, FNMA, GNMA	$	326,676,369
Mortgage Loans Sold to Other Than Above		700,363,627
Consumer Loans and Leases Sold		1,975,331
Non-Mortgage Commercial Loans & Leases Sold		0
Total Loan Sales	$	1,029,015,327
Net Loan Activity for 1989	$	1,611,483,541

NOTE: The above schedule does not include securities backed by loans or open-end credit extended during the year.

INDIVIDUAL FINANCIAL STATEMENTS

OF

48 STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS
IN WISCONSIN

DECEMBER 31, 1989

Note: The following information has been submitted by the respective savings and loan associations and does not represent audited financial statements. Prior period adjustments, where applicable, have been included as extraordinary items.

AMERICAN SAVINGS & LOAN ASSN
640 DIVISION ST.
STEVENS POINT 54481
TEL: (715) 344-8080

INCORPORATED: 03/29/1924 INSURED BY FSLIC: 01/26/1975

CHIEF EXECUTIVE OFFICER: DONALD D. KROPIDLOWSKI

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 9,242,470	Deposit accounts	$ 46,267,142
Mortgage backed securities	1,983,506	Borrowed funds	0
Mortgage loans	34,422,766	Tax and insurance escrow	598,868
Consumer loans	3,931,850	Other liabilities	401,616
Non-mortgage commercial loans	0		
Repossessed assets	206,448	Total liabilities	$ 47,267,626
Equity invest. in subsidiaries	10,000		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	770,299	Retained earnings	4,217,422
Intangible assets	0		
Other assets	917,709	Total net worth	$ 4,217,422
TOTAL	$ 51,485,048	TOTAL	$ 51,485,048

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,442,204
Cash and securities	$ 641,598		
Mortgage loans & mtg securities	3,780,571	General & administrative exp:	
Other loans & other loan secur.	395,892	Compensation and benefits	$ 477,076
Total interest & dividends	$ 4,818,061	Advertising and promotion	84,940
		Office occupancy & equipment	255,986
Interest expense:		Audit/exam/FSLIC	126,259
Deposits and escrow	$ 3,538,759	Other	165,382
Borrowed funds	11,599	Total gen. & admin. expense	$ 1,109,643
Total interest expense	$ 3,550,358		
		Income before income taxes and extraordinary items	$ 332,561
Net interest income	$ 1,267,703		
		Income taxes	117,800
Provision for & actual losses on loans & repossessed assets ,net	36,371		
		Inc before extraordinary items	$ 214,761
Net interest income after losses and provision for losses	$ 1,231,332		
		Extraordinary items	0
Other income:			
Loan fees and charges	53,629	Net income (loss)	$ 214,761
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	157,243		
Total other income	$ 210,872		

BOARD OF DIRECTORS

K. P. Shibilski, Chairman
D. D. Kropidlowski
J. A. Cooper
B. C. Hlavac
R. B. Judy
J. F. Harmon

ANCHOR SAVINGS & LOAN ASSN
25 W. MAIN ST.
MADISON 53703
TEL: (608) 252-8700

INCORPORATED: 01/06/1919 INSURED BY FSLIC: 03/04/1938

CHIEF EXECUTIVE OFFICER: DOUGLAS J. TIMMERMAN

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 92,138,369	Deposit accounts	$1,073,004,361
Mortgage backed securities	149,228,742	Borrowed funds	140,167,558
Mortgage loans	848,265,290	Tax and insurance escrow	5,407,272
Consumer loans	78,802,332	Other liabilities	16,996,542
Non-mortgage commercial loans	24,852,699		
Repossessed assets	30,624,646	Total liabilities	$1,235,575,733
Equity invest. in subsidiaries	774,684		
Real estate investments	1,368,828	Capital stock & surplus	$ 0
Office properties and equipment	14,068,884	Retained earnings	63,920,727
Intangible assets	10,017,717		
Other assets	49,354,269	Total net worth	$ 63,920,727
TOTAL	$1,299,496,460	TOTAL	$1,299,496,460

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 30,709,619
Cash and securities	$ 5,826,718		
Mortgage loans & mtg securities	99,148,819	General & administrative exp:	
Other loans & other loan secur.	10,741,747	Compensation and benefits	$ 10,777,916
Total interest & dividends	$ 115,717,284	Advertising and promotion	957,683
Interest expense:		Office occupancy & equipment	4,850,714
Deposits and escrow	$ 78,633,360	Audit/exam/FSLIC	2,355,030
Borrowed funds	13,658,187	Other	6,969,365
Total interest expense	$ 92,291,547	Total gen. & admin. expense	$ 25,910,708
Net interest income	$ 23,425,737	Income before income taxes and extraordinary items	$ 4,798,911
Provision for & actual losses on loans & repossessed assets ,net	6,785,022	Income taxes	1,502,075
Net interest income after losses and provision for losses	$ 16,640,715	Inc before extraordinary items	$ 3,296,836
Other income:		Extraordinary items	0
Loan fees and charges	2,582,540		
Investment security gains	-1,285,469	Net income (loss)	$ 3,296,836
Net income (loss) -subsidiaries	536,369		
Other income (loss)	12,235,464		
Total other income	$ 14,068,904		

BOARD OF DIRECTORS

Douglas J. Timmerman, Chair
Thomas F. Duesler
Bruce A. Robertson
Robert C. Buehner
Arlie M. Mucks, Jr.
A. Paul Bowman

BADGER SAVINGS ASSN
3970 N. OAKLAND AVE.
MILWAUKEE 53211
TEL: (414) 964-6050

INCORPORATED: 08/10/1925 INSURED BY FSLIC: 10/25/1940

CHIEF EXECUTIVE OFFICER: JOHN C. PATZKE

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 32,715,425	Deposit accounts	$ 188,559,908
Mortgage backed securities	5,327,163	Borrowed funds	5,185,000
Mortgage loans	158,064,660	Tax and insurance escrow	817,895
Consumer loans	10,230,572	Other liabilities	3,535,630
Non-mortgage commercial loans	100,000		
Repossessed assets	164,753	Total liabilities	$ 198,098,433
Equity invest. in subsidiaries	259,559		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	4,823,213	Retained earnings	16,522,419
Intangible assets	0		
Other assets	2,935,507	Total net worth	$ 16,522,419
TOTAL	$ 214,620,852	TOTAL	$ 214,620,852

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 7,036,675
Cash and securities	$ 2,300,177		
Mortgage loans & mtg securities	15,976,135	General & administrative exp:	
Other loans & other loan secur.	1,141,357	Compensation and benefits	$ 2,759,937
Total interest & dividends	$ 19,417,669	Advertising and promotion	182,075
		Office occupancy & equipment	1,038,032
Interest expense:		Audit/exam/FSLIC	385,940
Deposits and escrow	$ 13,468,202	Other	1,281,687
Borrowed funds	224,141	Total gen. & admin. expense	$ 5,647,671
Total interest expense	$ 13,692,343		
		Income before income taxes and extraordinary items	$ 1,389,004
Net interest income	$ 5,725,326		
		Income taxes	512,000
Provision for & actual losses on loans & repossessed assets ,net	100,306		
		Inc before extraordinary items	$ 877,004
Net interest income after losses and provision for losses	$ 5,625,020	Extraordinary items	0
		Net income (loss)	$ 877,004
Other income:			
Loan fees and charges	66,126		
Investment security gains	635,331		
Net income (loss) -subsidiaries	31,788		
Other income (loss)	678,410		
Total other income	$ 1,411,655		

BOARD OF DIRECTORS

John H. Jaeger, Chairman
Warren G. Faber
Glenn H. Jacobson
John A. Palese
John C. Patzke
James J. Fay
Alan C. Kindt

COLUMBIA SAVINGS & LOAN ASSN
2000 W. FOND du LAC AVE.
MILWAUKEE 53205
TEL: (414) 374-0486

INCORPORATED: 09/26/1924 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: THALIA B. WINFIELD

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 1,496,654	Deposit accounts	$ 10,692,186
Mortgage backed securities	0	Borrowed funds	0
Mortgage loans	9,767,990	Tax and insurance escrow	341,126
Consumer loans	427,313	Other liabilities	44,123
Non-mortgage commercial loans	0		
Repossessed assets	106,464	Total liabilities	$ 11,077,435
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	59,093	Retained earnings	883,283
Intangible assets	0		
Other assets	103,204	Total net worth	$ 883,283
TOTAL	$ 11,960,718	TOTAL	$ 11,960,718

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 360,614
Cash and securities	$ 72,086		
Mortgage loans & mtg securities	946,515		
Other loans & other loan secur.	38,571		
Total interest & dividends	$ 1,057,172	General & administrative exp:	
		Compensation and benefits	$ 195,339
Interest expense:		Advertising and promotion	7,003
Deposits and escrow	$ 726,653	Office occupancy & equipment	22,370
Borrowed funds	0	Audit/exam/FSLIC	67,043
Total interest expense	$ 726,653	Other	79,384
		Total gen. & admin. expense	$ 371,139
Net interest income	$ 330,519		
		Income before income taxes and extraordinary items	$ -10,525
Provision for & actual losses on loans & repossessed assets ,net	0		
		Income taxes	10,274
Net interest income after losses and provision for losses	$ 330,519	Inc before extraordinary items	$ -20,799
Other income:		Extraordinary items	0
Loan fees and charges	24,430		
Investment security gains	0	Net income (loss)	$ -20,799
Net income (loss) -subsidiaries	0		
Other income (loss)	5,665		
Total other income	$ 30,095		

BOARD OF DIRECTORS

Husie Colbert, Chairman
Sanford Carter
Lafayette McKinney
Thalia B. Winfield
Calvin W. Beckett
William I. Gore
Arthur C. Sanders, Jr.

CONTINENTAL SAVINGS BANK, S.A.
1930 E. NORTH AVE.
MILWAUKEE 53202
TEL: (414) 224-0700

INCORPORATED: 10/16/1914 INSURED BY FSLIC: 05/16/1936

CHIEF EXECUTIVE OFFICER: WILLIAM P. PODEWILS

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 12,505,059	Deposit accounts	$ 114,968,846
Mortgage backed securities	5,985,159	Borrowed funds	0
Mortgage loans	97,982,507	Tax and insurance escrow	363,502
Consumer loans	1,433,748	Other liabilities	1,953,636
Non-mortgage commercial loans	836,086		
Repossessed assets	994,269	Total liabilities	$ 117,285,984
Equity invest. in subsidiaries	148,145		
Real estate investments	5,198,346	Capital stock & surplus	$ 0
Office properties and equipment	1,801,030	Retained earnings	11,166,306
Intangible assets	0		
Other assets	1,567,941	Total net worth	$ 11,166,306
TOTAL	$ 128,452,290	TOTAL	$ 128,452,290

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,609,990
Cash and securities	$ 1,248,359		
Mortgage loans & mtg securities	10,384,519	General & administrative exp:	
Other loans & other loan secur.	157,499	Compensation and benefits	$ 1,291,685
Total interest & dividends	$ 11,790,377	Advertising and promotion	255,078
Interest expense:		Office occupancy & equipment	302,487
Deposits and escrow	$ 8,692,725	Audit/exam/FSLIC	280,062
Borrowed funds	1,111	Other	661,440
Total interest expense	$ 8,693,836	Total gen. & admin. expense	$ 2,790,752
Net interest income	$ 3,096,541	Income before income taxes and extraordinary items	$ 819,238
Provision for & actual losses on loans & repossessed assets ,net	6,757	Income taxes	269,150
Net interest income after losses and provision for losses	$ 3,089,784	Inc before extraordinary items	$ 550,088
Other income:		Extraordinary items	0
Loan fees and charges	174,570		
Investment security gains	0	Net income (loss)	$ 550,088
Net income (loss) -subsidiaries	10,852		
Other income (loss)	334,784		
Total other income	$ 520,206		

BOARD OF DIRECTORS

William P. Podewils
Herman A. Fillinger
Gregory J. Rose
Joseph Eannelli
James N. Podewils

EAST WISCONSIN S&L ASSOCIATION
109 W. SECOND ST.
KAUKAUNA 54130
TEL: (414) 766-4646

INCORPORATED: 07/01/1887

INSURED BY FSLIC: 01/04/1951

CHIEF EXECUTIVE OFFICER: LEE J. SCHMALZ

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,015,532	Deposit accounts	$ 95,141,943
Mortgage backed securities	2,227,132	Borrowed funds	2,500,000
Mortgage loans	91,286,800	Tax and insurance escrow	828,895
Consumer loans	3,162,971	Other liabilities	1,019,183
Non-mortgage commercial loans	0		
Repossessed assets	222,522	Total liabilities	$ 99,490,021
Equity invest. in subsidiaries	0		
Real estate investments	433,377	Capital stock & surplus	$ 0
Office properties and equipment	2,037,770	Retained earnings	6,985,565
Intangible assets	708,153		
Other assets	1,381,329	Total net worth	$ 6,985,565
TOTAL	$ 106,475,586	TOTAL	$ 106,475,586

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,114,433
Cash and securities	$ 401,136		
Mortgage loans & mtg securities	8,764,444	General & administrative exp:	
Other loans & other loan secur.	283,219	Compensation and benefits	$ 973,415
Total interest & dividends	$ 9,448,799	Advertising and promotion	78,933
		Office occupancy & equipment	406,302
Interest expense:		Audit/exam/FSLIC	248,855
Deposits and escrow	$ 7,146,979	Other	368,054
Borrowed funds	404,255	Total gen. & admin. expense	$ 2,075,559
Total interest expense	$ 7,551,234		
		Income before income taxes and extraordinary items	$ 38,874
Net interest income	$ 1,897,565		
		Income taxes	-31,973
Provision for & actual losses on loans & repossessed assets ,net	172,000		
		Inc before extraordinary items	$ 70,847
Net interest income after losses and provision for losses	$ 1,725,565		
		Extraordinary items	-6,431
Other income:			
Loan fees and charges	59,290	Net income (loss)	$ 64,416
Investment security gains	0		
Net income (loss) -subsidiaries	-137		
Other income (loss)	329,715		
Total other income	$ 388,868		

BOARD OF DIRECTORS

Lee J. Schmalz
Charles D. Ehlke
Lance Goetzman
Edward E. Uehlein
Glenn P. Hansen
Lawrence J. Casey

EMPLOYES' MUTUAL SB&L ASSOCIATION
231 W. MICHIGAN ST.
MILWAUKEE 53203
TEL: (414) 221-3451

INCORPORATED: 03/28/1914 INSURED BY FSLIC: / /

CHIEF EXECUTIVE OFFICER: RAYMOND L. LEPPER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 12,556,482	Deposit accounts	$ 63,136,202
Mortgage backed securities	0	Borrowed funds	0
Mortgage loans	59,575,291	Tax and insurance escrow	64,456
Consumer loans	0	Other liabilities	978,322
Non-mortgage commercial loans	0		
Repossessed assets	67,955	Total liabilities	$ 64,178,980
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	0	Retained earnings	8,033,264
Intangible assets	0		
Other assets	12,516	Total net worth	$ 8,033,264
TOTAL	$ 72,212,244	TOTAL	$ 72,212,244

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,468,965
Cash and securities	$ 704,569		
Mortgage loans & mtg securities	5,241,256	General & administrative exp:	
Other loans & other loan secur.	0	Compensation and benefits	$ 144,000
Total interest & dividends	$ 5,945,825	Advertising and promotion	6,862
		Office occupancy & equipment	35,108
Interest expense:		Audit/exam/FSLIC	33,111
Deposits and escrow	$ 4,395,606	Other	127,216
Borrowed funds	58,976	Total gen. & admin. expense	$ 346,297
Total interest expense	$ 4,454,582		
		Income before income taxes and extraordinary items	$ 1,122,668
Net interest income	$ 1,491,243		
		Income taxes	441,187
Provision for & actual losses on loans & repossessed assets ,net	45,766		
		Inc before extraordinary items	$ 681,481
Net interest income after losses and provision for losses	$ 1,445,477		
		Extraordinary items	-207
Other income:			
Loan fees and charges	37,946	Net income (loss)	$ 681,274
Investment security gains	-15,325		
Net income (loss) -subsidiaries	0		
Other income (loss)	867		
Total other income	$ 23,488		

BOARD OF DIRECTORS

C. W. Fay, Chairman
J. G. Remmel
R. R. Balsbaugh
R. R. Grigg, Jr.
J. R. Thomas, Jr.
R. L. Lepper
Gordon A. Willis
T. J. Cassidy
M. E. Schulz
J. D. Zakrajsheck

FEDERATED FINANCIAL S&LA
13195 W. HAMPTON AVE.
BUTLER 53222
TEL: (414) 774-6500

INCORPORATED: 10/01/1953 INSURED BY FSLIC: 10/01/1953

CHIEF EXECUTIVE OFFICER: ROBERT B. PIETERS

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 44,435,537	Deposit accounts	$ 216,646,739
Mortgage backed securities	49,599,615	Borrowed funds	52,613,052
Mortgage loans	179,503,770	Tax and insurance escrow	281,792
Consumer loans	16,656,359	Other liabilities	10,825,518
Non-mortgage commercial loans	562,071		
Repossessed assets	1,329,708	Total liabilities	$ 280,367,101
Equity invest. in subsidiaries	1,150,301		
Real estate investments	0	Capital stock & surplus	$ 10,582,664
Office properties and equipment	2,705,157	Retained earnings	10,916,732
Intangible assets	0		
Other assets	5,923,979	Total net worth	$ 21,499,396
TOTAL	$ 301,866,497	TOTAL	$ 301,866,497

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 6,788,849
Cash and securities	$ 2,956,679		
Mortgage loans & mtg securities	23,164,437		
Other loans & other loan secur.	1,718,396		
Total interest & dividends	$ 27,839,512	General & administrative exp:	
		Compensation and benefits	$ 2,814,016
Interest expense:		Advertising and promotion	275,417
Deposits and escrow	$ 16,720,060	Office occupancy & equipment	1,285,411
Borrowed funds	4,906,554	Audit/exam/FSLIC	565,177
Total interest expense	$ 21,626,614	Other	2,591,122
		Total gen. & admin. expense	$ 7,531,143
Net interest income	$ 6,212,898		
		Income before income taxes and extraordinary items	$ -742,294
Provision for & actual losses on loans & repossessed assets ,net	1,027,287		
		Income taxes	-331,500
Net interest income after losses and provision for losses	$ 5,185,611	Inc before extraordinary items	$ -410,794
Other income:		Extraordinary items	0
Loan fees and charges	636,223		
Investment security gains	545,458	Net income (loss)	$ -410,794
Net income (loss) -subsidiaries	132,877		
Other income (loss)	288,680		
Total other income	$ 1,603,238		

BOARD OF DIRECTORS

Howard E. Halaska, Chairman
Verdayne T. John
Bruce Brown
Joseph G. Grundle
Ferd H. Kraus
Rudolph J. Mudroch
A. Glenn Sievers
Donald Halfman
Ned E. Bliffert
Robert E. Drisner
Robert Jahn
Roger F. Martin
Robert B. Pieters

FIRST FINANCIAL-PORT SAVINGS BK, SA
222 N. WISCONSIN ST.
PORT WASHINGTON 53074
TEL: (414) 284-2641

INCORPORATED: 06/03/1923 INSURED BY FSLIC: 04/04/1952

CHIEF EXECUTIVE OFFICER: WILLIAM C. SCHUKNECHT

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 3,998,456	Deposit accounts	$ 90,929,445
Mortgage backed securities	1,660,821	Borrowed funds	1,000,000
Mortgage loans	86,496,466	Tax and insurance escrow	386,381
Consumer loans	6,279,628	Other liabilities	1,335,332
Non-mortgage commercial loans	225,358		
Repossessed assets	279,654	Total liabilities	$ 93,651,158
Equity invest. in subsidiaries	0		
Real estate investments	407,231	Capital stock & surplus	$ 3,885,684
Office properties and equipment	2,091,559	Retained earnings	5,794,231
Intangible assets	0		
Other assets	1,891,900	Total net worth	$ 9,679,915
TOTAL	$ 103,331,073	TOTAL	$ 103,331,073

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,098,294
Cash and securities	$ 551,250		
Mortgage loans & mtg securities	8,293,963	General & administrative exp:	
Other loans & other loan secur.	737,582	Compensation and benefits	$ 1,170,038
Total interest & dividends	$ 9,582,795	Advertising and promotion	62,085
		Office occupancy & equipment	467,225
Interest expense:		Audit/exam/FSLIC	242,853
Deposits and escrow	$ 6,913,422	Other	381,746
Borrowed funds	99,646	Total gen. & admin. expense	$ 2,283,947
Total interest expense	$ 7,013,068		
		Income before income taxes and extraordinary items	$ 814,347
Net interest income	$ 2,569,727		
		Income taxes	251,700
Provision for & actual losses on loans & repossessed assets ,net	92,523		
		Inc before extraordinary items	$ 562,647
Net interest income after losses and provision for losses	$ 2,477,204		
		Extraordinary items	0
Other income:			
Loan fees and charges	172,440	Net income (loss)	$ 562,647
Investment security gains	40,542		
Net income (loss) -subsidiaries	102,245		
Other income (loss)	305,863		
Total other income	$ 621,090		

BOARD OF DIRECTORS

John Seramur, Chairman
Duane Nadolski
Elmer P. Schmit
Ronald A. Huiras
Vernon J. Biever
William C. Schuknecht
Howard A. Swatek
Charles A. Schaefer
Edward A. Voeller

FIRST NORTHERN SAVINGS BANK, S.A.
201 N. MONROE AVE., P.O. BOX 10
GREEN BAY 54305
TEL: (414) 437-7101

INCORPORATED: 08/01/1927 INSURED BY FSLIC: 06/27/1939

CHIEF EXECUTIVE OFFICER: MICHAEL D. MEEUWSEN

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 24,536,201	Deposit accounts	$ 250,633,683
Mortgage backed securities	0	Borrowed funds	1,112,148
Mortgage loans	225,401,308	Tax and insurance escrow	4,802,550
Consumer loans	25,996,318	Other liabilities	2,598,952
Non-mortgage commercial loans	122,711		
Repossessed assets	331,540	Total liabilities	$ 259,147,333
Equity invest. in subsidiaries	376,955		
Real estate investments	0	Capital stock & surplus	$ 7,608,250
Office properties and equipment	4,784,467	Retained earnings	19,445,011
Intangible assets	131,436		
Other assets	4,519,658	Total net worth	$ 27,053,261
TOTAL	$ 286,200,594	TOTAL	$ 286,200,594

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 8,765,554
Cash and securities	$ 2,035,790		
Mortgage loans & mtg securities	21,610,000	General & administrative exp:	
Other loans & other loan secur.	2,700,481	Compensation and benefits	$ 2,639,122
Total interest & dividends	$ 26,346,271	Advertising and promotion	218,363
		Office occupancy & equipment	820,650
Interest expense:		Audit/exam/FSLIC	65,324
Deposits and escrow	$ 18,191,697	Other	2,084,056
Borrowed funds	137,618	Total gen. & admin. expense	$ 5,827,515
Total interest expense	$ 18,329,315		
		Income before income taxes and extraordinary items	$ 2,938,039
Net interest income	$ 8,016,956		
		Income taxes	999,900
Provision for & actual losses on loans & repossessed assets ,net	110,000		
		Inc before extraordinary items	$ 1,938,139
Net interest income after losses and provision for losses	$ 7,906,956		
		Extraordinary items	0
Other income:			
Loan fees and charges	282,030	Net income (loss)	$ 1,938,139
Investment security gains	6,155		
Net income (loss) -subsidiaries	163,387		
Other income (loss)	407,026		
Total other income	$ 858,598		

BOARD OF DIRECTORS

Walter E. Klunk, Chairman
K. David Feldhausen
C. Nicholas Keiser
J. Gus Swoboda
Michael D. Meeuwsen
Howard Frankenthal
Thomas J. Lopina
Richard D. Pahlow

FIRST OZAUKEE SAVINGS BANK, S.A.
W61 N526 WASHINGTON AVE., P.O. 121
CEDARBURG 53012
TEL: (414) 377-0750

INCORPORATED: 07/24/1923 INSURED BY FSLIC: 05/29/1952

CHIEF EXECUTIVE OFFICER: RUSSELL S. JONES

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 14,332,758	Deposit accounts	$ 37,447,160
Mortgage backed securities	1,434,633	Borrowed funds	0
Mortgage loans	23,795,157	Tax and insurance escrow	21,634
Consumer loans	1,355,753	Other liabilities	1,092,717
Non-mortgage commercial loans	0		
Repossessed assets	-750	Total liabilities	$ 38,561,511
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	381,012	Retained earnings	3,162,204
Intangible assets	0		
Other assets	425,152	Total net worth	$ 3,162,204
TOTAL	$ 41,723,715	TOTAL	$ 41,723,715

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 884,344
Cash and securities	$ 996,335		
Mortgage loans & mtg securities	2,435,983	General & administrative exp:	
Other loans & other loan secur.	142,018	Compensation and benefits	$ 382,200
Total interest & dividends	$ 3,574,336	Advertising and promotion	16,338
		Office occupancy & equipment	116,395
Interest expense:		Audit/exam/FSLIC	82,368
Deposits and escrow	$ 2,745,943	Other	129,704
Borrowed funds	8,004	Total gen. & admin. expense	$ 727,005
Total interest expense	$ 2,753,947		
		Income before income taxes and extraordinary items	$ 157,339
Net interest income	$ 820,389		
		Income taxes	60,183
Provision for & actual losses on loans & repossessed assets ,net	7,500		
		Inc before extraordinary items	$ 97,156
Net interest income after losses and provision for losses	$ 812,889		
		Extraordinary items	-20,831
Other income:			
Loan fees and charges	25,886	Net income (loss)	$ 76,325
Investment security gains	156		
Net income (loss) -subsidiaries	0		
Other income (loss)	45,413		
Total other income	$ 71,455		

BOARD OF DIRECTORS

Russell S. Jones, Chairman
Frank Kennedy
Richard Peterson
George P. Kraemer

FOX VALLEY S&L ASSOCIATION
51 E. FIRST ST., P.O. BOX 1216
FOND DU LAC 54935
TEL: (414) 921-7220

INCORPORATED: 07/19/1934 INSURED BY FSLIC: 11/13/1934

CHIEF EXECUTIVE OFFICER: ALLEN J. KNUTH

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 17,573,972	Deposit accounts	$ 140,522,447
Mortgage backed securities	99,115	Borrowed funds	0
Mortgage loans	129,190,649	Tax and insurance escrow	428,242
Consumer loans	2,284,405	Other liabilities	2,394,425
Non-mortgage commercial loans	0		
Repossessed assets	570,240	Total liabilities	$ 143,345,114
Equity invest. in subsidiaries	322,385		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	885,111	Retained earnings	10,195,985
Intangible assets	0		
Other assets	2,615,222	Total net worth	$ 10,195,985
TOTAL	$ 153,541,099	TOTAL	$ 153,541,099

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,823,619
Cash and securities	$ 1,143,774		
Mortgage loans & mtg securities	12,873,703		
Other loans & other loan secur.	259,810		
Total interest & dividends	$ 14,277,287	General & administrative exp:	
		Compensation and benefits	$ 1,285,476
Interest expense:		Advertising and promotion	115,666
Deposits and escrow	$ 10,251,432	Office occupancy & equipment	559,526
Borrowed funds	490,956	Audit/exam/FSLIC	301,881
Total interest expense	$ 10,742,388	Other	513,361
		Total gen. & admin. expense	$ 2,775,910
Net interest income	$ 3,534,899		
		Income before income taxes and extraordinary items	$ 2,047,709
Provision for & actual losses on loans & repossessed assets ,net	189,141		
		Income taxes	826,000
Net interest income after losses and provision for losses	$ 3,345,758		
		Inc before extraordinary items	$ 1,221,709
Other income:			
Loan fees and charges	175,469	Extraordinary items	0
Investment security gains	0		
Net income (loss) -subsidiaries	100,959	Net income (loss)	$ 1,221,709
Other income (loss)	1,201,433		
Total other income	$ 1,477,861		

BOARD OF DIRECTORS

Robert C. Anderegg
C. L. Ludden
James J. Sexton III
Allen J. Knuth
Peter R. Ludovic

GREAT MIDWEST S&L ASSOCIATION
15900 W. BLUEMOUND RD.
BROOKFIELD 53005
TEL: (414) 784-4400

INCORPORATED: 11/08/1935 INSURED BY FSLIC: 03/25/1936

CHIEF EXECUTIVE OFFICER: MICHAEL J. DOYLE

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 56,402,716	Deposit accounts	$ 268,798,680
Mortgage backed securities	16,902,370	Borrowed funds	0
Mortgage loans	218,701,157	Tax and insurance escrow	2,140,174
Consumer loans	5,330,203	Other liabilities	6,913,167
Non-mortgage commercial loans	0		
Repossessed assets	372,357	Total liabilities	$ 277,852,021
Equity invest. in subsidiaries	641,223		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	4,081,776	Retained earnings	28,689,787
Intangible assets	0		
Other assets	4,110,006	Total net worth	$ 28,689,787
TOTAL	$ 306,541,808	TOTAL	$ 306,541,808

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 9,714,574
Cash and securities	$ 4,834,407		
Mortgage loans & mtg securities	23,609,659	General & administrative exp:	
Other loans & other loan secur.	529,537	Compensation and benefits	$ 3,287,281
Total interest & dividends	$ 28,973,603	Advertising and promotion	190,717
		Office occupancy & equipment	855,446
Interest expense:		Audit/exam/FSLIC	509,907
Deposits and escrow	$ 20,693,695	Other	1,253,358
Borrowed funds	184,829	Total gen. & admin. expense	$ 6,096,709
Total interest expense	$ 20,878,524		
		Income before income taxes and extraordinary items	$ 3,617,865
Net interest income	$ 8,095,079		
		Income taxes	1,212,924
Provision for & actual losses on loans & repossessed assets ,net	2,686		
		Inc before extraordinary items	$ 2,404,941
Net interest income after losses and provision for losses	$ 8,092,393		
		Extraordinary items	0
Other income:			
Loan fees and charges	702,166	Net income (loss)	$ 2,404,941
Investment security gains	333,276		
Net income (loss) -subsidiaries	121,278		
Other income (loss)	465,461		
Total other income	$ 1,622,181		

BOARD OF DIRECTORS

Michael J. Doyle, Chairman
Dennis G. Lindner
Thomas F. Kasun
Emilie E. Doyle Bludeau
T. Robert Martin
Alan J. Payleitner
James K. Ryder

GUARANTY BANK FOR SAVINGS, S.A.
7901 W. BROWN DEER RD.
MILWAUKEE 53223
TEL: (414) 355-3000

INCORPORATED: 06/15/1923 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: GERALD J. LEVY

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 6,326,945	Deposit accounts	$ 204,215,981
Mortgage backed securities	11,561,595	Borrowed funds	46,536,992
Mortgage loans	221,331,550	Tax and insurance escrow	1,916,424
Consumer loans	2,698,966	Other liabilities	7,602,413
Non-mortgage commercial loans	0		
Repossessed assets	191,785	Total liabilities	$ 260,271,810
Equity invest. in subsidiaries	15,393,767		
Real estate investments	2,351,390	Capital stock & surplus	$ 0
Office properties and equipment	3,112,095	Retained earnings	16,013,442
Intangible assets	0		
Other assets	13,317,159	Total net worth	$ 16,013,442
TOTAL	$ 276,285,252	TOTAL	$ 276,285,252

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 5,648,424
Cash and securities	$ 1,442,659		
Mortgage loans & mtg securities	20,901,677	General & administrative exp:	
Other loans & other loan secur.	347,928	Compensation and benefits	$ 2,661,932
Total interest & dividends	$ 22,692,264	Advertising and promotion	77,259
		Office occupancy & equipment	945,449
Interest expense:		Audit/exam/FSLIC	583,220
Deposits and escrow	$ 15,937,652	Other	1,083,082
Borrowed funds	2,615,745	Total gen. & admin. expense	$ 5,350,942
Total interest expense	$ 18,553,397		
		Income before income taxes and extraordinary items	$ 297,482
Net interest income	$ 4,138,867		
		Income taxes	-407,502
Provision for & actual losses on loans & repossessed assets ,net	13,511		
		Inc before extraordinary items	$ 704,984
Net interest income after losses and provision for losses	$ 4,125,356		
		Extraordinary items	0
Other income:			
Loan fees and charges	1,339,380	Net income (loss)	$ 704,984
Investment security gains	212,303		
Net income (loss) -subsidiaries	-308,217		
Other income (loss)	279,602		
Total other income	$ 1,523,068		

BOARD OF DIRECTORS

Gerald J. Levy, Chairman
John S. Ettenheim
Milton B. Ettenheim, Jr.
Max Gendelman
Jack Recht
Douglas S. Levy
Samuel D. Saffro
Howard A. Davis
Abe Tannenbaum

HARTFORD S&L ASSOCIATION
55 E. SUMNER ST.
HARTFORD 53027
TEL: (414) 673-2390

INCORPORATED: 11/23/1916 INSURED BY FSLIC: 11/21/1952

CHIEF EXECUTIVE OFFICER: ROBERT F. KLOCKOW

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 4,796,351	Deposit accounts	$ 54,622,997
Mortgage backed securities	3,374,238	Borrowed funds	0
Mortgage loans	46,960,304	Tax and insurance escrow	0
Consumer loans	2,750,196	Other liabilities	592,848
Non-mortgage commercial loans	0		
Repossessed assets	184,887	Total liabilities	$ 55,215,845
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	415,355	Retained earnings	4,784,181
Intangible assets	0		
Other assets	1,518,695	Total net worth	$ 4,784,181
TOTAL	$ 60,000,026	TOTAL	$ 60,000,026

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,431,312
Cash and securities	$ 416,902		
Mortgage loans & mtg securities	4,880,472	General & administrative exp:	
Other loans & other loan secur.	247,271	Compensation and benefits	$ 495,239
Total interest & dividends	$ 5,544,645	Advertising and promotion	45,232
		Office occupancy & equipment	249,897
Interest expense:		Audit/exam/FSLIC	133,807
Deposits and escrow	$ 4,183,184	Other	132,110
Borrowed funds	35,392	Total gen. & admin. expense	$ 1,056,285
Total interest expense	$ 4,218,576		
		Income before income taxes and extraordinary items	$ 375,027
Net interest income	$ 1,326,069		
		Income taxes	108,585
Provision for & actual losses on loans & repossessed assets ,net	9,800		
		Inc before extraordinary items	$ 266,442
Net interest income after losses and provision for losses	$ 1,316,269	Extraordinary items	0
		Net income (loss)	$ 266,442
Other income:			
Loan fees and charges	70,853		
Investment security gains	-1,916		
Net income (loss) -subsidiaries	0		
Other income (loss)	46,106		
Total other income	$ 115,043		

BOARD OF DIRECTORS

F. W. Schauer, Chairman
Margaret Braun
Murlin Bernd
Kenneth R. Braun
Robert S. Semler
Robert F. Klockow
Robert Meier
Neil E. Park
Charles H. Halla

HOME SAVINGS AND LOAN ASSOCIATION
2 S. CARROLL ST.
MADISON 53703
TEL: (608) 283-2800

INCORPORATED: 11/18/1895 INSURED BY FSLIC: 12/01/1944

CHIEF EXECUTIVE OFFICER: JAMES R. BRADLEY, JR.

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,061,731	Deposit accounts	$ 60,471,034
Mortgage backed securities	1,661,498	Borrowed funds	5,000,000
Mortgage loans	59,367,897	Tax and insurance escrow	127,374
Consumer loans	1,968,039	Other liabilities	1,115,583
Non-mortgage commercial loans	0		
Repossessed assets	279,054	Total liabilities	$ 66,713,991
Equity invest. in subsidiaries	118,622		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	1,830,543	Retained earnings	4,803,836
Intangible assets	0		
Other assets	1,230,443	Total net worth	$ 4,803,836
TOTAL	$ 71,517,827	TOTAL	$ 71,517,827

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,107,266
Cash and securities	$ 244,294		
Mortgage loans & mtg securities	6,307,424	General & administrative exp:	
Other loans & other loan secur.	174,062	Compensation and benefits	$ 976,005
Total interest & dividends	$ 6,725,780	Advertising and promotion	98,459
		Office occupancy & equipment	297,775
Interest expense:		Audit/exam/FSLIC	156,560
Deposits and escrow	$ 4,477,021	Other	452,143
Borrowed funds	540,276	Total gen. & admin. expense	$ 1,980,942
Total interest expense	$ 5,017,297		
		Income before income taxes and extraordinary items	$ 126,324
Net interest income	$ 1,708,483		
		Income taxes	-12,600
Provision for & actual losses on loans & repossessed assets ,net	53,514		
		Inc before extraordinary items	$ 138,924
Net interest income after losses and provision for losses	$ 1,654,969		
		Extraordinary items	0
Other income:			
Loan fees and charges	162,882	Net income (loss)	$ 138,924
Investment security gains	0		
Net income (loss) -subsidiaries	66,425		
Other income (loss)	222,990		
Total other income	$ 452,297		

BOARD OF DIRECTORS

James R. Bradley, Chairman
Warren H. Stolper
Theodore F. Gunkel
James R. Bradley, Jr.
Blake Waterhouse

HOME SAVINGS BANK, S.A.
320 E. COLLEGE AVE.
APPLETON 54912
TEL: (414) 749-7200

INCORPORATED: 04/30/1919 INSURED BY FSLIC: 07/25/1955

CHIEF EXECUTIVE OFFICER: P. SCOTT CARSON

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 13,054,651	Deposit accounts	$ 145,266,842
Mortgage backed securities	8,676,980	Borrowed funds	0
Mortgage loans	114,570,223	Tax and insurance escrow	6,821
Consumer loans	4,669,445	Other liabilities	855,674
Non-mortgage commercial loans	435,058		
Repossessed assets	1,182,616	Total liabilities	$ 146,129,337
Equity invest. in subsidiaries	7,723		
Real estate investments	2,070,985	Capital stock & surplus	$ 2,951,000
Office properties and equipment	1,592,621	Retained earnings	3,754,008
Intangible assets	0		
Other assets	6,574,043	Total net worth	$ 6,705,008
TOTAL	$ 152,834,345	TOTAL	$ 152,834,345

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,080,872
Cash and securities	$ 1,165,961		
Mortgage loans & mtg securities	13,285,069	General & administrative exp:	
Other loans & other loan secur.	550,763	Compensation and benefits	$ 1,650,224
Total interest & dividends	$ 15,001,793	Advertising and promotion	186,825
		Office occupancy & equipment	740,188
Interest expense:		Audit/exam/FSLIC	385,448
Deposits and escrow	$ 11,578,877	Other	1,095,066
Borrowed funds	447,279	Total gen. & admin. expense	$ 4,057,751
Total interest expense	$ 12,026,156		
		Income before income taxes and extraordinary items	$ 23,121
Net interest income	$ 2,975,637		
		Income taxes	0
Provision for & actual losses on loans & repossessed assets ,net	-250,691		
		Inc before extraordinary items	$ 23,121
Net interest income after losses and provision for losses	$ 3,226,328		
		Extraordinary items	0
Other income:			
Loan fees and charges	468,435	Net income (loss)	$ 23,121
Investment security gains	248,795		
Net income (loss) -subsidiaries	6,148		
Other income (loss)	131,166		
Total other income	$ 854,544		

BOARD OF DIRECTORS

Robert L. Desmond, Chairman
P. Scott Carson
James R. Gustman
Robert W. Swanson
Frank J. Banholzer
James S. Crane
James D. Marshall

HOPKINS S&L ASSOCIATION
2600 N. MAYFAIR RD.
WAUWATOSA 53226
TEL: (414) 475-5595

INCORPORATED: 05/20/1925 INSURED BY FSLIC: 11/08/1934

CHIEF EXECUTIVE OFFICER: JOHN W. ANDORFER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 9,915,243	Deposit accounts	$ 142,666,331
Mortgage backed securities	23,364,806	Borrowed funds	27,839,546
Mortgage loans	121,572,415	Tax and insurance escrow	260,354
Consumer loans	13,462,942	Other liabilities	6,652,388
Non-mortgage commercial loans	1,831,510		
Repossessed assets	2,638,707	Total liabilities	$ 177,418,619
Equity invest. in subsidiaries	132,078		
Real estate investments	445,668	Capital stock & surplus	$ 0
Office properties and equipment	1,487,262	Retained earnings	1,191,405
Intangible assets	0		
Other assets	3,759,393	Total net worth	$ 1,191,405
TOTAL	$ 178,610,024	TOTAL	$ 178,610,024

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 733,906
Cash and securities	$ 479,579		
Mortgage loans & mtg securities	14,053,694	General & administrative exp:	
Other loans & other loan secur.	1,639,406	Compensation and benefits	$ 1,720,288
Total interest & dividends	$ 16,172,679	Advertising and promotion	221,864
		Office occupancy & equipment	1,084,701
Interest expense:		Audit/exam/FSLIC	363,308
Deposits and escrow	$ 9,717,833	Other	1,153,315
Borrowed funds	3,224,856	Total gen. & admin. expense	$ 4,544,076
Total interest expense	$ 12,942,689		
		Income before income taxes and extraordinary items	$ -3,810,170
Net interest income	$ 3,229,990		
		Income taxes	0
Provision for & actual losses on loans & repossessed assets ,net	4,577,602		
		Inc before extraordinary items	$ -3,810,170
Net interest income after losses and provision for losses	$ -1,347,612		
		Extraordinary items	-954,313
Other income:			
Loan fees and charges	353,308	Net income (loss)	$ -4,764,483
Investment security gains	953,495		
Net income (loss) -subsidiaries	132,341		
Other income (loss)	642,374		
Total other income	$ 2,081,518		

BOARD OF DIRECTORS

John W. Cleary, Chairman
Arno K. Kleimenhagen
John W. Andorfer
James R. Harwood
Wilbur J. Humber
John R. Miller
Robert J. Johnston

HORIZON SAVINGS BANK, S.A.
7400 W. OKLAHOMA AVE.
WEST ALLIS 53219
TEL: (414) 327-1200

INCORPORATED: 04/14/1927 INSURED BY FSLIC: 02/10/1937

CHIEF EXECUTIVE OFFICER: THOMAS R. BOERNER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 9,636,398	Deposit accounts	$ 50,279,967
Mortgage backed securities	1,961,218	Borrowed funds	1,070,931
Mortgage loans	38,967,459	Tax and insurance escrow	35,840
Consumer loans	944,918	Other liabilities	624,450
Non-mortgage commercial loans	0		
Repossessed assets	0	Total liabilities	$ 52,011,188
Equity invest. in subsidiaries	1,901,905		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	449,045	Retained earnings	2,891,077
Intangible assets	0		
Other assets	1,041,322	Total net worth	$ 2,891,077
TOTAL	$ 54,902,265	TOTAL	$ 54,902,265

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,071,753
Cash and securities	$ 855,538		
Mortgage loans & mtg securities	3,868,873	General & administrative exp:	
Other loans & other loan secur.	93,536	Compensation and benefits	$ 550,505
Total interest & dividends	$ 4,817,947	Advertising and promotion	14,418
		Office occupancy & equipment	297,947
Interest expense:		Audit/exam/FSLIC	16,082
Deposits and escrow	$ 3,890,493	Other	240,784
Borrowed funds	293,972	Total gen. & admin. expense	$ 1,119,736
Total interest expense	$ 4,184,465		
		Income before income taxes and extraordinary items	$ -47,983
Net interest income	$ 633,482		
		Income taxes	-77,646
Provision for & actual losses on loans & repossessed assets ,net	1,759	Inc before extraordinary items	$ 29,663
		Extraordinary items	69,311
Net interest income after losses and provision for losses	$ 631,723		
		Net income (loss)	$ 98,974
Other income:			
Loan fees and charges	47,789		
Investment security gains	-92,115		
Net income (loss) -subsidiaries	410,509		
Other income (loss)	73,847		
Total other income	$ 440,030		

BOARD OF DIRECTORS

Thomas R. Boerner, Chairman
Otto R. Radke
David R. Beierle
Roger E. Schmidt

KENOSHA S&L ASSOCIATION
5935 7TH AVE.
KENOSHA 53140
TEL: (414) 658-4861

INCORPORATED: 05/02/1902 INSURED BY FSLIC: 01/12/1944

CHIEF EXECUTIVE OFFICER: PAUL P. GERGEN

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 32,188,060	Deposit accounts	$ 314,702,327
Mortgage backed securities	71,046,782	Borrowed funds	11,990,337
Mortgage loans	235,192,458	Tax and insurance escrow	5,499,953
Consumer loans	9,444,733	Other liabilities	5,181,160
Non-mortgage commercial loans	13,577,141		
Repossessed assets	613,167	Total liabilities	$ 337,373,777
Equity invest. in subsidiaries	209,223		
Real estate investments	2,855,627	Capital stock & surplus	$ 0
Office properties and equipment	5,259,275	Retained earnings	38,798,493
Intangible assets	0		
Other assets	5,785,804	Total net worth	$ 38,798,493
TOTAL	$ 376,172,270	TOTAL	$ 376,172,270

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 13,997,760
Cash and securities	$ 2,236,311		
Mortgage loans & mtg securities	29,039,422	General & administrative exp:	
Other loans & other loan secur.	2,275,859	Compensation and benefits	$ 3,892,292
Total interest & dividends	$ 33,551,592	Advertising and promotion	299,198
		Office occupancy & equipment	1,213,761
Interest expense:		Audit/exam/FSLIC	607,385
Deposits and escrow	$ 20,889,345	Other	1,792,735
Borrowed funds	2,290,193	Total gen. & admin. expense	$ 7,805,371
Total interest expense	$ 23,179,538		
		Income before income taxes and extraordinary items	$ 6,192,389
Net interest income	$ 10,372,054		
		Income taxes	2,149,000
Provision for & actual losses on loans & repossessed assets ,net	31,208		
		Inc before extraordinary items	$ 4,043,389
Net interest income after losses and provision for losses	$ 10,340,846		
		Extraordinary items	0
Other income:			
Loan fees and charges	976,307	Net income (loss)	$ 4,043,389
Investment security gains	1,301,545		
Net income (loss) -subsidiaries	-10,688		
Other income (loss)	1,389,750		
Total other income	$ 3,656,914		

BOARD OF DIRECTORS

Paul P. Gergen, Chairman
Donald Heyden
Michael Wells
Charles Vignieri
Herman Gundlach
Ben-Ami Chemerow
Robert L. Loss
Alex March

LINCOLN SAVINGS BANK, S.A.
3131 S. 13TH ST.
MILWAUKEE 53215
TEL: (414) 645-1207

INCORPORATED: 10/13/1910 INSURED BY FSLIC: 06/04/1941

CHIEF EXECUTIVE OFFICER: ROBERT J. BLONSKI

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 41,529,782	Deposit accounts	$ 91,043,544
Mortgage backed securities	18,345,927	Borrowed funds	0
Mortgage loans	34,979,880	Tax and insurance escrow	15,290
Consumer loans	559,717	Other liabilities	597,103
Non-mortgage commercial loans	720,941		
Repossessed assets	61,401	Total liabilities	$ 91,655,937
Equity invest. in subsidiaries	0		
Real estate investments	254,070	Capital stock & surplus	$ 0
Office properties and equipment	1,153,615	Retained earnings	7,642,223
Intangible assets	0		
Other assets	1,692,827	Total net worth	$ 7,642,223
TOTAL	$ 99,298,160	TOTAL	$ 99,298,160

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,269,979
Cash and securities	$ 3,739,387		
Mortgage loans & mtg securities	4,783,909	General & administrative exp:	
Other loans & other loan secur.	104,699	Compensation and benefits	$ 1,014,228
Total interest & dividends	$ 8,627,995	Advertising and promotion	19,221
		Office occupancy & equipment	438,714
Interest expense:		Audit/exam/FSLIC	247,859
Deposits and escrow	$ 6,656,325	Other	211,278
Borrowed funds	0	Total gen. & admin. expense	$ 1,931,300
Total interest expense	$ 6,656,325		
		Income before income taxes and extraordinary items	$ 338,679
Net interest income	$ 1,971,670		
		Income taxes	52,374
Provision for & actual losses on loans & repossessed assets ,net	-1,062	Inc before extraordinary items	$ 286,305
		Extraordinary items	50,000
Net interest income after losses and provision for losses	$ 1,972,732		
		Net income (loss)	$ 336,305
Other income:			
Loan fees and charges	32,841		
Investment security gains	24,715		
Net income (loss) -subsidiaries	0		
Other income (loss)	239,691		
Total other income	$ 297,247		

BOARD OF DIRECTORS

Edmund J. Krawczyk, Chairman
Dwayne Cherek
Herbert A. Nachtsheim
Jane C. Waraxa
John Krawczyk
Robert J. Blonski
James A. Sass
Longin C. Prazynski
Robert V. Donaj

MARATHON S&L ASSOCIATION
500 SCOTT ST.
WAUSAU 54401
TEL: (715) 845-7331

INCORPORATED: 01/29/1902 INSURED BY FSLIC: 03/12/1958

CHIEF EXECUTIVE OFFICER: RALPH K. SCHLITZ, SR.

STATEMENT OF CONDITION - DECEMBER 31, 1989

ASSETS			LIABILITIES AND NET WORTH		
Cash and securities	$	7,623,263	Deposit accounts	$	77,007,363
Mortgage backed securities		1,360,568	Borrowed funds		1,350,000
Mortgage loans		69,752,237	Tax and insurance escrow		263,480
Consumer loans		2,904,542	Other liabilities		456,286
Non-mortgage commercial loans		2,385,808			
Repossessed assets		56,114	Total liabilities	$	79,077,129
Equity invest. in subsidiaries		368,000			
Real estate investments		137,685	Capital stock & surplus	$	0
Office properties and equipment		1,607,887	Retained earnings		5,877,719
Intangible assets		0			
Other assets		758,724	Total net worth	$	5,877,719
TOTAL	$	84,954,848	TOTAL	$	84,954,848

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:			Income before general and administrative expenses, taxes, and extraordinary items	$	2,317,094
Cash and securities	$	571,353			
Mortgage loans & mtg securities		6,406,996	General & administrative exp:		
Other loans & other loan secur.		893,011	Compensation and benefits	$	987,190
Total interest & dividends	$	7,871,360	Advertising and promotion		96,622
			Office occupancy & equipment		295,614
Interest expense:			Audit/exam/FSLIC		224,927
Deposits and escrow	$	5,473,981	Other		503,834
Borrowed funds		176,809	Total gen. & admin. expense	$	2,108,187
Total interest expense	$	5,650,790			
			Income before income taxes and extraordinary items	$	208,907
Net interest income	$	2,220,570			
			Income taxes		27,300
Provision for & actual losses on loans & repossessed assets, net		164,480			
			Inc before extraordinary items	$	181,607
Net interest income after losses and provision for losses	$	2,056,090			
			Extraordinary items		0
Other income:					
Loan fees and charges		105,978	Net income (loss)	$	181,607
Investment security gains		0			
Net income (loss) -subsidiaries		-82,000			
Other income (loss)		237,026			
Total other income	$	261,004			

BOARD OF DIRECTORS

Ralph K. Schlitz, Sr., Chair
Louis Abraham
Robert Walraven
Paul T. Shore

MARQUETTE S&L ASSOCIATION
10533 W. NATIONAL AVE.
WEST ALLIS 53227
TEL: (414) 327-3700

INCORPORATED: 11/23/1912 INSURED BY FSLIC: 04/24/1951

CHIEF EXECUTIVE OFFICER: DON M. JANKE

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]			[LIABILITIES AND NET WORTH]		
Cash and securities	$	1,972,803	Deposit accounts	$	44,183,795
Mortgage backed securities		129,760	Borrowed funds		0
Mortgage loans		47,873,666	Tax and insurance escrow		868,692
Consumer loans		1,356,759	Other liabilities		764,803
Non-mortgage commercial loans		0			
Repossessed assets		318,153	Total liabilities	$	45,817,290
Equity invest. in subsidiaries		0			
Real estate investments		988,904	Capital stock & surplus	$	0
Office properties and equipment		996,717	Retained earnings		8,900,769
Intangible assets		0			
Other assets		1,081,297	Total net worth	$	8,900,769
TOTAL	$	54,718,059	TOTAL	$	54,718,059

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:			Income before general and administrative expenses, taxes, and extraordinary items	$	1,921,303
Cash and securities	$	172,800			
Mortgage loans & mtg securities		4,727,483	General & administrative exp:		
Other loans & other loan secur.		112,433	Compensation and benefits	$	861,730
Total interest & dividends	$	5,012,716	Advertising and promotion		43,484
			Office occupancy & equipment		218,188
Interest expense:			Audit/exam/FSLIC		108,446
Deposits and escrow	$	3,135,483	Other		325,050
Borrowed funds		205,416	Total gen. & admin. expense	$	1,556,898
Total interest expense	$	3,340,899			
			Income before income taxes and extraordinary items	$	364,405
Net interest income	$	1,671,817			
			Income taxes		90,700
Provision for & actual losses on loans & repossessed assets ,net		12,000			
			Inc before extraordinary items	$	273,705
Net interest income after losses and provision for losses	$	1,659,817			
			Extraordinary items		47,700
Other income:					
Loan fees and charges		36,045	Net income (loss)	$	321,405
Investment security gains		0			
Net income (loss) -subsidiaries		0			
Other income (loss)		225,441			
Total other income	$	261,486			

BOARD OF DIRECTORS

Don M. Janke, Chairman
Rhody J. Megal
Joseph H. Morgan
Fred L. Berndt
Richard A. Knisbeck

MARSHFIELD SAVINGS BANK, S.A.
208 W. 5TH ST. (P.O. BOX 608)
MARSHFIELD 54449
TEL: (715) 387-1122

INCORPORATED: 04/30/1919 INSURED BY FSLIC: 12/29/1949

CHIEF EXECUTIVE OFFICER: ROBERT N. LOTZER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,185,216	Deposit accounts	$ 57,090,362
Mortgage backed securities	4,030,577	Borrowed funds	1,075,000
Mortgage loans	52,457,063	Tax and insurance escrow	569,340
Consumer loans	4,823,696	Other liabilities	467,357
Non-mortgage commercial loans	367,175		
Repossessed assets	54,917	Total liabilities	$ 59,202,059
Equity invest. in subsidiaries	0		
Real estate investments	54,967	Capital stock & surplus	$ 0
Office properties and equipment	637,684	Retained earnings	9,557,714
Intangible assets	0		
Other assets	1,148,478	Total net worth	$ 9,557,714
TOTAL	$ 68,759,773	TOTAL	$ 68,759,773

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,273,308
Cash and securities	$ 468,367		
Mortgage loans & mtg securities	5,340,635		
Other loans & other loan secur.	592,272		
Total interest & dividends	$ 6,401,274	General & administrative exp:	
		Compensation and benefits	$ 742,903
Interest expense:		Advertising and promotion	36,562
Deposits and escrow	$ 4,190,505	Office occupancy & equipment	140,908
Borrowed funds	98,452	Audit/exam/FSLIC	145,042
Total interest expense	$ 4,288,957	Other	316,830
		Total gen. & admin. expense	$ 1,382,245
Net interest income	$ 2,112,317		
		Income before income taxes and extraordinary items	$ 891,063
Provision for & actual losses on loans & repossessed assets ,net	30,415		
		Income taxes	285,400
Net interest income after losses and provision for losses	$ 2,081,902	Inc before extraordinary items	$ 605,663
		Extraordinary items	0
Other income:			
Loan fees and charges	71,994	Net income (loss)	$ 605,663
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	119,412		
Total other income	$ 191,406		

BOARD OF DIRECTORS

Robert N. Lotzer, Chairman
Clyde Wynia
Gerald Heinzen
William D. Helting
R. G. Schmidt
Orin C. Toltzman
David R. Jaye

MAYVILLE S&L ASSOCIATION
200 S. MAIN ST.
MAYVILLE 53050
TEL: (414) 387-2310

INCORPORATED: 01/31/1922 INSURED BY FSLIC: 07/06/1953

CHIEF EXECUTIVE OFFICER: JEFFREY J. LABOMASCUS

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 2,253,807	Deposit accounts	$ 13,627,402
Mortgage backed securities	0	Borrowed funds	0
Mortgage loans	12,527,846	Tax and insurance escrow	6,867
Consumer loans	190,828	Other liabilities	63,379
Non-mortgage commercial loans	0		
Repossessed assets	0	Total liabilities	$ 13,697,648
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	421,440	Retained earnings	1,868,105
Intangible assets	0		
Other assets	171,832	Total net worth	$ 1,868,105
TOTAL	$ 15,565,753	TOTAL	$ 15,565,753

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 575,633
Cash and securities	$ 194,950		
Mortgage loans & mtg securities	1,311,012	General & administrative exp:	
Other loans & other loan secur.	17,535	Compensation and benefits	$ 167,186
Total interest & dividends	$ 1,523,497	Advertising and promotion	14,043
		Office occupancy & equipment	68,564
Interest expense:		Audit/exam/FSLIC	44,017
Deposits and escrow	$ 961,154	Other	57,909
Borrowed funds	0	Total gen. & admin. expense	$ 351,719
Total interest expense	$ 961,154		
		Income before income taxes and extraordinary items	$ 223,914
Net interest income	$ 562,343		
		Income taxes	81,619
Provision for & actual losses on loans & repossessed assets ,net	4,500		
		Inc before extraordinary items	$ 142,295
Net interest income after losses and provision for losses	$ 557,843		
		Extraordinary items	0
Other income:			
Loan fees and charges	0	Net income (loss)	$ 142,295
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	17,790		
Total other income	$ 17,790		

BOARD OF DIRECTORS

Robert E. Storck, Chairman
Jeffrey J. LaBomascus
Emil M. Uzelatz
Thomas E. Malesevich
Jo Ann C. Kaiser
James O. Smith
Mark C. Brieman

MILTON S&L ASSOCIATION
110 PARKVIEW DR.
MILTON 53563
TEL: (608) 868-7603

INCORPORATED: 01/26/1904

INSURED BY FSLIC: 07/30/1956

CHIEF EXECUTIVE OFFICER: GERALD D. TURNER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 4,511,714	Deposit accounts	$ 15,542,560
Mortgage backed securities	49,650	Borrowed funds	0
Mortgage loans	9,536,610	Tax and insurance escrow	32,224
Consumer loans	1,841,695	Other liabilities	55,395
Non-mortgage commercial loans	271,592		
Repossessed assets	0	Total liabilities	$ 15,630,179
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	245,093	Retained earnings	1,092,846
Intangible assets	0		
Other assets	266,671	Total net worth	$ 1,092,846
TOTAL	$ 16,723,025	TOTAL	$ 16,723,025

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 463,447
Cash and securities	$ 361,953		
Mortgage loans & mtg securities	940,079	General & administrative exp:	
Other loans & other loan secur.	252,141	Compensation and benefits	$ 179,573
Total interest & dividends	$ 1,554,173	Advertising and promotion	12,194
		Office occupancy & equipment	54,737
Interest expense:		Audit/exam/FSLIC	51,454
Deposits and escrow	$ 1,105,277	Other	145,400
Borrowed funds	0	Total gen. & admin. expense	$ 443,358
Total interest expense	$ 1,105,277		
		Income before income taxes and extraordinary items	$ 20,089
Net interest income	$ 448,896		
		Income taxes	-56
Provision for & actual losses on loans & repossessed assets ,net	44,093		
		Inc before extraordinary items	$ 20,145
Net interest income after losses and provision for losses	$ 404,803		
		Extraordinary items	0
Other income:			
Loan fees and charges	9,948	Net income (loss)	$ 20,145
Investment security gains	1,161		
Net income (loss) -subsidiaries	0		
Other income (loss)	47,535		
Total other income	$ 58,644		

BOARD OF DIRECTORS

Carl M. Sunby
Gerald D. Turner
Henry A. Lukas
Howard E. Drake
Louis E. Sunby
Wayne F. Davidson

MITCHELL SAVINGS BANK, S.A.
7001 W. EDGERTON AVE.
GREENFIELD 53220
TEL: (414) 421-8200

INCORPORATED: 03/19/1919 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: RUDOLPH J. TALSKY

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 4,314,358	Deposit accounts	$ 71,144,840
Mortgage backed securities	12,684,021	Borrowed funds	999,587
Mortgage loans	57,760,998	Tax and insurance escrow	221,554
Consumer loans	2,516,564	Other liabilities	2,336,553
Non-mortgage commercial loans	0		
Repossessed assets	142,037	Total liabilities	$ 74,702,534
Equity invest. in subsidiaries	92,955		
Real estate investments	366,593	Capital stock & surplus	$ 5,182,929
Office properties and equipment	1,596,515	Retained earnings	586,424
Intangible assets	0		
Other assets	997,846	Total net worth	$ 5,769,353
TOTAL	$ 80,471,887	TOTAL	$ 80,471,887

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,054,891
Cash and securities	$ 277,476		
Mortgage loans & mtg securities	6,812,040	General & administrative exp:	
Other loans & other loan secur.	247,707	Compensation and benefits	$ 929,487
Total interest & dividends	$ 7,337,223	Advertising and promotion	28,379
		Office occupancy & equipment	492,593
Interest expense:		Audit/exam/FSLIC	192,683
Deposits and escrow	$ 5,482,434	Other	194,398
Borrowed funds	130,223	Total gen. & admin. expense	$ 1,837,540
Total interest expense	$ 5,612,657		
		Income before income taxes and extraordinary items	$ 217,351
Net interest income	$ 1,724,566		
		Income taxes	69,503
Provision for & actual losses on loans & repossessed assets ,net	-5,780		
		Inc before extraordinary items	$ 147,848
Net interest income after losses and provision for losses	$ 1,730,346		
		Extraordinary items	38,046
Other income:			
Loan fees and charges	249,274	Net income (loss)	$ 185,894
Investment security gains	0		
Net income (loss) -subsidiaries	-14,813		
Other income (loss)	90,084		
Total other income	$ 324,545		

BOARD OF DIRECTORS

Joseph T. Talsky, Chairman
Arthur E. Olson
Helen J. Boheim
Rudolph J. Talsky
Val C. Talsky
Richard R. Pautz

MUTUAL SAVINGS BANK OF WIS., S.A.
510 E. WISCONSIN AVE.
MILWAUKEE 53202
TEL: (414) 272-8000

INCORPORATED: 06/27/1892 INSURED BY FSLIC: 08/14/1940

CHIEF EXECUTIVE OFFICER: MICHAEL T. CROWLEY, JR.

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 276,792,951	Deposit accounts	$ 987,387,230
Mortgage backed securities	56,439,947	Borrowed funds	0
Mortgage loans	705,615,125	Tax and insurance escrow	6,419,563
Consumer loans	42,460,923	Other liabilities	22,694,063
Non-mortgage commercial loans	9,726,568		
Repossessed assets	1,230,783	Total liabilities	$1,016,500,856
Equity invest. in subsidiaries	663,023		
Real estate investments	2,328,045	Capital stock & surplus	$ 0
Office properties and equipment	10,500,733	Retained earnings	97,606,477
Intangible assets	0		
Other assets	8,349,235	Total net worth	$ 97,606,477
TOTAL	$1,114,107,333	TOTAL	$1,114,107,333

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 30,592,938
Cash and securities	$ 18,063,938		
Mortgage loans & mtg securities	76,549,722	General & administrative exp:	
Other loans & other loan secur.	6,086,552	Compensation and benefits	$ 7,928,853
Total interest & dividends	$ 100,700,212	Advertising and promotion	1,042,807
		Office occupancy & equipment	3,247,895
Interest expense:		Audit/exam/FSLIC	2,001,743
Deposits and escrow	$ 74,333,777	Other	5,046,789
Borrowed funds	0	Total gen. & admin. expense	$ 19,268,087
Total interest expense	$ 74,333,777		
		Income before income taxes and extraordinary items	$ 11,324,851
Net interest income	$ 26,366,435		
		Income taxes	4,034,305
Provision for & actual losses on loans & repossessed assets ,net	370,810		
		Inc before extraordinary items	$ 7,290,546
Net interest income after losses and provision for losses	$ 25,995,625	Extraordinary items	0
		Net income (loss)	$ 7,290,546
Other income:			
Loan fees and charges	931,754		
Investment security gains	1,376,645		
Net income (loss) -subsidiaries	140,239		
Other income (loss)	2,148,675		
Total other income	$ 4,597,313		

BOARD OF DIRECTORS

Michael T. Crowley, Sr., Chair
R. W. Dwyer, Jr.
David J. Rolfs
M. G. Potratz
Michael T. Crowley, Jr.
Herbert W. Isermann
William J. Mielke

NEW LONDON S&L ASSOCIATION
101 PARK ST.
NEW LONDON 54961
TEL: (414) 982-4701

INCORPORATED: 11/07/1923 INSURED BY FSLIC: 06/29/1938

CHIEF EXECUTIVE OFFICER: RALPH N. MARTEN

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,968,437	Deposit accounts	$ 60,989,680
Mortgage backed securities	5,599,771	Borrowed funds	0
Mortgage loans	48,001,663	Tax and insurance escrow	109,578
Consumer loans	7,400,628	Other liabilities	974,048
Non-mortgage commercial loans	968,525		
Repossessed assets	220,021	Total liabilities	$ 62,073,306
Equity invest. in subsidiaries	60,044		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	800,160	Retained earnings	8,260,650
Intangible assets	0		
Other assets	1,314,707	Total net worth	$ 8,260,650
TOTAL	$ 70,333,956	TOTAL	$ 70,333,956

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,246,916
Cash and securities	$ 442,014		
Mortgage loans & mtg securities	5,178,039	General & administrative exp:	
Other loans & other loan secur.	874,637	Compensation and benefits	$ 645,001
Total interest & dividends	$ 6,494,690	Advertising and promotion	11,599
		Office occupancy & equipment	116,145
Interest expense:		Audit/exam/FSLIC	145,923
Deposits and escrow	$ 4,498,890	Other	332,857
Borrowed funds	0	Total gen. & admin. expense	$ 1,251,525
Total interest expense	$ 4,498,890		
		Income before income taxes and extraordinary items	$ 995,391
Net interest income	$ 1,995,800		
		Income taxes	392,900
Provision for & actual losses on loans & repossessed assets ,net	65,543		
		Inc before extraordinary items	$ 602,491
Net interest income after losses and provision for losses	$ 1,930,257		
		Extraordinary items	0
Other income:			
Loan fees and charges	88,890	Net income (loss)	$ 602,491
Investment security gains	-1,500		
Net income (loss) -subsidiaries	9,000		
Other income (loss)	220,269		
Total other income	$ 316,659		

BOARD OF DIRECTORS

Ralph Marten, Chairman
Carl Hensel
George Cuff
Wesley Fenske
Harold Emenecker

NORTHLAND BANK OF WIS., S.S.B.
221 4TH AVE. WEST
ASHLAND 54806
TEL: (715) 682-9371

INCORPORATED: 03/11/1902 INSURED BY FSLIC: 12/23/1953

CHIEF EXECUTIVE OFFICER: HENRY C. MARTINSEN

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 13,758,406	Deposit accounts	$ 114,408,373
Mortgage backed securities	25,824,870	Borrowed funds	3,806,166
Mortgage loans	50,136,000	Tax and insurance escrow	484,392
Consumer loans	16,746,399	Other liabilities	1,731,835
Non-mortgage commercial loans	14,325,658		
Repossessed assets	1,153,260	Total liabilities	$ 120,430,766
Equity invest. in subsidiaries	1,731,874		
Real estate investments	0	Capital stock & surplus	$ 4,787,790
Office properties and equipment	3,202,596	Retained earnings	5,857,112
Intangible assets	1,166,455		
Other assets	3,030,150	Total net worth	$ 10,644,902
TOTAL	$ 131,075,668	TOTAL	$ 131,075,668

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,669,568
Cash and securities	$ 933,086		
Mortgage loans & mtg securities	8,370,064	General & administrative exp:	
Other loans & other loan secur.	3,774,891	Compensation and benefits	$ 1,932,364
Total interest & dividends	$ 13,078,041	Advertising and promotion	93,545
		Office occupancy & equipment	508,476
Interest expense:		Audit/exam/FSLIC	296,052
Deposits and escrow	$ 8,506,910	Other	1,282,907
Borrowed funds	471,701	Total gen. & admin. expense	$ 4,113,344
Total interest expense	$ 8,978,611		
		Income before income taxes and extraordinary items	$ 556,224
Net interest income	$ 4,099,430		
		Income taxes	260,434
Provision for & actual losses on loans & repossessed assets ,net	676,763		
		Inc before extraordinary items	$ 295,790
Net interest income after losses and provision for losses	$ 3,422,667		
		Extraordinary items	0
Other income:			
Loan fees and charges	0	Net income (loss)	$ 295,790
Investment security gains	35,839		
Net income (loss) -subsidiaries	81,670		
Other income (loss)	1,129,392		
Total other income	$ 1,246,901		

BOARD OF DIRECTORS

Omer Nelson, Chairman
John Trogan
LeRoy Lee
Gerald Larson
Donald Tyndall
Henry C. Martinsen
John Maitland
Eugene Halker
Edwin Malmberg

OSHKOSH S&L ASSOCIATION
420 S. KOELLER ST.
OSHKOSH 54901
TEL: (414) 236-3680

INCORPORATED: 03/13/1886

INSURED BY FSLIC: 04/23/1951

CHIEF EXECUTIVE OFFICER: RONALD J. TIMMERMAN

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 23,164,640	Deposit accounts	$ 140,989,472
Mortgage backed securities	4,380,443	Borrowed funds	1,606,100
Mortgage loans	116,967,573	Tax and insurance escrow	208,818
Consumer loans	10,476,772	Other liabilities	2,085,000
Non-mortgage commercial loans	58,228		
Repossessed assets	581,677	Total liabilities	$ 144,889,390
Equity invest. in subsidiaries	510		
Real estate investments	349,802	Capital stock & surplus	$ 0
Office properties and equipment	4,306,518	Retained earnings	16,530,280
Intangible assets	0		
Other assets	1,133,507	Total net worth	$ 16,530,280
TOTAL	$ 161,419,670	TOTAL	$ 161,419,670

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 4,286,560
Cash and securities	$ 1,335,405		
Mortgage loans & mtg securities	11,626,945	General & administrative exp:	
Other loans & other loan secur.	1,011,063	Compensation and benefits	$ 1,399,342
Total interest & dividends	$ 13,973,413	Advertising and promotion	159,958
		Office occupancy & equipment	516,586
Interest expense:		Audit/exam/FSLIC	298,568
Deposits and escrow	$ 10,298,298	Other	728,161
Borrowed funds	180,766	Total gen. & admin. expense	$ 3,102,615
Total interest expense	$ 10,479,064		
		Income before income taxes and extraordinary items	$ 1,183,945
Net interest income	$ 3,494,349		
		Income taxes	375,000
Provision for & actual losses on loans & repossessed assets ,net	105,944		
		Inc before extraordinary items	$ 808,945
Net interest income after losses and provision for losses	$ 3,388,405		
		Extraordinary items	0
Other income:			
Loan fees and charges	212,124	Net income (loss)	$ 808,945
Investment security gains	8,828		
Net income (loss) -subsidiaries	66,772		
Other income (loss)	610,431		
Total other income	$ 898,155		

BOARD OF DIRECTORS

Howard J. Sever, Chairman
Gerald G. Pokrandt
Edwin L. Downing
David L. Geurden
David L. Baston
Ronald J. Timmerman
William P. Jacobsen
Thomas C. Butterbrodt
Ronald L. Tenpas

PAPER CITY SAVINGS ASSOCIATION
226 MARKET ST. (P.O. BOX 98)
NEKOOSA 54457
TEL: (715) 886-4800

INCORPORATED: 07/23/1923 INSURED BY FSLIC: 05/26/1958

CHIEF EXECUTIVE OFFICER: RICHARD A. KALSCHEUR

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 893,819	Deposit accounts	$ 22,878,375
Mortgage backed securities	0	Borrowed funds	3,000,000
Mortgage loans	25,024,631	Tax and insurance escrow	759,733
Consumer loans	1,769,573	Other liabilities	236,953
Non-mortgage commercial loans	70,414		
Repossessed assets	171,669	Total liabilities	$ 26,875,061
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	281,539	Retained earnings	1,934,704
Intangible assets	0		
Other assets	598,120	Total net worth	$ 1,934,704
TOTAL	$ 28,809,765	TOTAL	$ 28,809,765

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 860,305
Cash and securities	$ 100,629		
Mortgage loans & mtg securities	2,534,980	General & administrative exp:	
Other loans & other loan secur.	208,773	Compensation and benefits	$ 273,055
Total interest & dividends	$ 2,844,382	Advertising and promotion	32,525
		Office occupancy & equipment	68,810
Interest expense:		Audit/exam/FSLIC	60,009
Deposits and escrow	$ 1,723,445	Other	113,557
Borrowed funds	404,959	Total gen. & admin. expense	$ 547,956
Total interest expense	$ 2,128,404		
		Income before income taxes and extraordinary items	$ 312,349
Net interest income	$ 715,978		
		Income taxes	119,662
Provision for & actual losses on loans & repossessed assets ,net	32,472		
		Inc before extraordinary items	$ 192,687
Net interest income after losses and provision for losses	$ 683,506		
		Extraordinary items	0
Other income:			
Loan fees and charges	56,301	Net income (loss)	$ 192,687
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	120,498		
Total other income	$ 176,799		

BOARD OF DIRECTORS

Richard A. Kalscheur, Chairman
James H. Wenzlaff
Richard Wasson
John E. Thompson
Franklin E. Robinson

Tommy G. Thompson
Governor

Harold N. Lee, Jr.
Commissioner

Paul C. Adamski
Deputy Commissioner

State of Wisconsin
Office of the Commissioner of Savings and Loan

4785 Hayes Road, Suite 202 • Madison, Wisconsin 53704-7365 • (608) 242-2180 • FAX # (608) 242-2187

June 4, 1990

To: All Recipients of the Ninety-Third Annual Report on the Condition of Wisconsin Savings and Loan Associations - December 31, 1989

From: Harold N. Lee, Jr.
Commissioner

The Statement of Condition and Statement of Operations for Republic Capital Bank, S.S.B. were inadvertently omitted from the 1989 Annual Report. We have enclosed the appropriate page for you to staple to page 62 of the original report forwarded to you last week.

We apologize for any inconvenience this error has caused.

Sincerely,

Harold N. Lee, Jr.
Commissioner

HNL:gc

Enclosure

RELIANCE SAVINGS & LOAN ASSN.
3140 S. 27TH ST.
MILWAUKEE 53215
TEL: (414) 671-2222

INCORPORATED: 09/01/1922 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: O. WILLIAM HELD

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 8,955,424	Deposit accounts	$ 17,778,286
Mortgage backed securities	2,440,427	Borrowed funds	0
Mortgage loans	13,440,215	Tax and insurance escrow	144,321
Consumer loans	0	Other liabilities	83,026
Non-mortgage commercial loans	0		
Repossessed assets	0	Total liabilities	$ 18,005,633
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	55,096	Retained earnings	7,158,629
Intangible assets	0		
Other assets	273,100	Total net worth	$ 7,158,629
TOTAL	$ 25,164,262	TOTAL	$ 25,164,262

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,127,623
Cash and securities	$ 687,081		
Mortgage loans & mtg securities	1,684,844	General & administrative exp:	
Other loans & other loan secur.	0	Compensation and benefits	$ 185,115
Total interest & dividends	$ 2,371,925	Advertising and promotion	14,351
		Office occupancy & equipment	44,304
Interest expense:		Audit/exam/FSLIC	42,660
Deposits and escrow	$ 1,266,481	Other	81,930
Borrowed funds	0	Total gen. & admin. expense	$ 368,360
Total interest expense	$ 1,266,481		
		Income before income taxes and extraordinary items	$ 759,263
Net interest income	$ 1,105,444		
		Income taxes	284,162
Provision for & actual losses on loans & repossessed assets ,net	3,000		
		Inc before extraordinary items	$ 475,101
Net interest income after losses and provision for losses	$ 1,102,444		
		Extraordinary items	0
Other income:			
Loan fees and charges	6,594	Net income (loss)	$ 475,101
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	18,585		
Total other income	$ 25,179		

BOARD OF DIRECTORS

O. William Held
John T. Lynch
Marjorie A. Spicuzza

REPUBLIC CAPITAL BANK, S.S.B.
500 W. BROWN DEER RD.
MILWAUKEE 53217
TEL: (414) 352-3500

INCORPORATED: 01/12/1923 INSURED BY FSLIC: 06/09/1939

CHIEF EXECUTIVE OFFICER: RICHARD M. BROPHY

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 87,837,131	Deposit accounts	$ 510,027,240
Mortgage backed securities	55,728,395	Borrowed funds	55,505,362
Mortgage loans	358,145,343	Tax and insurance escrow	0
Consumer loans	71,838,652	Other liabilities	19,895,497
Non-mortgage commercial loans	1,699,500		
Repossessed assets	6,840,685	Total liabilities	$ 585,428,099
Equity invest. in subsidiaries	12,531,822		
Real estate investments	0	Capital stock & surplus	$ 19,299,801
Office properties and equipment	10,964,153	Retained earnings	22,307,816
Intangible assets	0		
Other assets	21,450,035	Total net worth	$ 41,607,617
TOTAL	$ 627,035,716	TOTAL	$ 627,035,716

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 19,290,396
Cash and securities	$ 3,109,784		
Mortgage loans & mtg securities	43,205,323	General & administrative exp:	
Other loans & other loan secur.	8,230,896	Compensation and benefits	$ 6,450,645
Total interest & dividends	$ 54,546,003	Advertising and promotion	906,816
		Office occupancy & equipment	3,376,209
Interest expense:		Audit/exam/FSLIC	1,112,191
Deposits and escrow	$ 35,158,630	Other	4,870,181
Borrowed funds	6,905,953	Total gen. & admin. expense	$ 16,716,042
Total interest expense	$ 42,064,583		
		Income before income taxes and extraordinary items	$ 2,574,354
Net interest income	$ 12,481,420		
		Income taxes	352,800
Provision for & actual losses on loans & repossessed assets ,net	1,344,297		
		Inc before extraordinary items	$ 2,221,554
Net interest income after losses and provision for losses	$ 11,137,123		
		Extraordinary items	0
Other income:			
Loan fees and charges	1,744,066	Net income (loss)	$ 2,221,554
Investment security gains	1,323,201		
Net income (loss) -subsidiaries	549,410		
Other income (loss)	4,536,596		
Total other income	$ 8,153,273		

BOARD OF DIRECTORS

Frank J. Banholzer, Chairman
Richard J. Glaisner
Joseph H. Looper
Robert L. Desmond
Glenn R. Coates
Richard M. Brophy
Melvin G. Nelson
Paul F. Bronson
Marion F. Gregory
Ronald A. Ward
Julius Marks
Robert A. Coltman
Elaine K. Jensen
Clayton H. Nielsen

ROCK SAVINGS BANK, S.A.
531 E. GRAND AVE.
BELOIT 53511
TEL: (608) 364-9044

INCORPORATED: 04/01/1916 INSURED BY FSLIC: 07/15/1976

CHIEF EXECUTIVE OFFICER: JOHN T. BENNETT

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,460,365	Deposit accounts	$ 58,522,742
Mortgage backed securities	2,489,221	Borrowed funds	1,500,000
Mortgage loans	54,120,916	Tax and insurance escrow	114,219
Consumer loans	2,714,113	Other liabilities	927,145
Non-mortgage commercial loans	294,042		
Repossessed assets	135,466	Total liabilities	$ 61,064,106
Equity invest. in subsidiaries	0		
Real estate investments	521,828	Capital stock & surplus	$ 0
Office properties and equipment	635,088	Retained earnings	6,385,545
Intangible assets	0		
Other assets	1,078,612	Total net worth	$ 6,385,545
TOTAL	$ 67,449,651	TOTAL	$ 67,449,651

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 2,042,017
Cash and securities	$ 432,587		
Mortgage loans & mtg securities	5,462,801	General & administrative exp:	
Other loans & other loan secur.	315,239	Compensation and benefits	$ 618,087
Total interest & dividends	$ 6,210,627	Advertising and promotion	82,234
		Office occupancy & equipment	169,215
Interest expense:		Audit/exam/FSLIC	153,315
Deposits and escrow	$ 4,309,716	Other	366,913
Borrowed funds	211,251	Total gen. & admin. expense	$ 1,389,764
Total interest expense	$ 4,520,967		
		Income before income taxes and extraordinary items	$ 652,253
Net interest income	$ 1,689,660		
		Income taxes	130,500
Provision for & actual losses on loans & repossessed assets ,net	17,614		
		Inc before extraordinary items	$ 521,753
Net interest income after losses and provision for losses	$ 1,672,046		
		Extraordinary items	0
Other income:			
Loan fees and charges	95,562	Net income (loss)	$ 521,753
Investment security gains	4,264		
Net income (loss) -subsidiaries	0		
Other income (loss)	270,145		
Total other income	$ 369,971		

BOARD OF DIRECTORS

Donald C. Hodges, Chairman
John T. Bennett
Joseph Moen
Jack Brusberg
John Morgan
Donald Goiffon
T. T. Stevenson
Joyce Scholten
Bradley H. Ewald

ST. FRANCIS S&LA
3545 S. KINNICKINNIC AVE.
MILWAUKEE 53207
TEL: (414) 744-8600

INCORPORATED: 03/06/1923 INSURED BY FSLIC: 03/09/1936

CHIEF EXECUTIVE OFFICER: JOHN C. SCHLOSSER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 170,215,890	Deposit accounts	$ 501,957,045
Mortgage backed securities	147,731,515	Borrowed funds	64,779,239
Mortgage loans	242,364,369	Tax and insurance escrow	329,159
Consumer loans	43,676,585	Other liabilities	10,449,664
Non-mortgage commercial loans	577,442		
Repossessed assets	831,473	Total liabilities	$ 577,515,107
Equity invest. in subsidiaries	212,698		
Real estate investments	3,700,159	Capital stock & surplus	$ 0
Office properties and equipment	7,392,263	Retained earnings	48,122,142
Intangible assets	379,606		
Other assets	8,555,249	Total net worth	$ 48,122,142
TOTAL	$ 625,637,249	TOTAL	$ 625,637,249

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 16,272,076
Cash and securities	$ 14,377,418		
Mortgage loans & mtg securities	37,832,617	General & administrative exp:	
Other loans & other loan secur.	4,291,329	Compensation and benefits	$ 5,498,388
Total interest & dividends	$ 56,501,364	Advertising and promotion	593,431
		Office occupancy & equipment	2,102,874
Interest expense:		Audit/exam/FSLIC	1,176,411
Deposits and escrow	$ 37,346,670	Other	3,520,961
Borrowed funds	5,009,832	Total gen. & admin. expense	$ 12,892,065
Total interest expense	$ 42,356,502		
		Income before income taxes and extraordinary items	$ 3,380,011
Net interest income	$ 14,144,862		
		Income taxes	1,240,000
Provision for & actual losses on loans & repossessed assets ,net	316,639		
		Inc before extraordinary items	$ 2,140,011
Net interest income after losses and provision for losses	$ 13,828,223		
		Extraordinary items	0
Other income:			
Loan fees and charges	1,276,602	Net income (loss)	$ 2,140,011
Investment security gains	341,943		
Net income (loss) -subsidiaries	-276,665		
Other income (loss)	1,101,973		
Total other income	$ 2,443,853		

BOARD OF DIRECTORS

John C. Schlosser, Chairman
Robert V. Rice
Rudolph T. Hoppe
Thomas R. Perz
William F. Double
Edward Mentzer

SECURITY S&LA
184 W. WISCONSIN AVE.
MILWAUKEE 53203
TEL: (414) 273-1900

INCORPORATED: 04/11/1913 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: WILLIAM G. SCHUETT

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 198,819,744	Deposit accounts	$1,760,415,363
Mortgage backed securities	133,285,549	Borrowed funds	47,841,293
Mortgage loans	1,373,330,250	Tax and insurance escrow	8,581,283
Consumer loans	274,991,822	Other liabilities	61,843,482
Non-mortgage commercial loans	61,705,089		
Repossessed assets	8,263,943	Total liabilities	$1,878,681,421
Equity invest. in subsidiaries	15,903,402		
Real estate investments	1,206,308	Capital stock & surplus	$ 0
Office properties and equipment	20,691,667	Retained earnings	242,121,780
Intangible assets	0		
Other assets	32,605,427	Total net worth	$ 242,121,780
TOTAL	$2,120,803,201	TOTAL	$2,120,803,201

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 81,639,079
Cash and securities	$ 13,427,862		
Mortgage loans & mtg securities	153,380,801	General & administrative exp:	
Other loans & other loan secur.	38,046,290	Compensation and benefits	$ 24,918,828
Total interest & dividends	$ 204,854,953	Advertising and promotion	3,910,659
		Office occupancy & equipment	8,434,276
Interest expense:		Audit/exam/FSLIC	1,571,124
Deposits and escrow	$ 129,234,402	Other	8,902,571
Borrowed funds	8,130,402	Total gen. & admin. expense	$ 49,737,458
Total interest expense	$ 137,364,804		
		Income before income taxes and extraordinary items	$ 31,901,621
Net interest income	$ 67,490,149		
		Income taxes	14,493,000
Provision for & actual losses on loans & repossessed assets, net	3,008,347	Inc before extraordinary items	$ 17,408,621
		Extraordinary items	0
Net interest income after losses and provision for losses	$ 64,481,802	Net income (loss)	$ 17,408,621
Other income:			
Loan fees and charges	1,140,038		
Investment security gains	19,854,418		
Net income (loss) -subsidiaries	-3,783,210		
Other income (loss)	-253,969		
Total other income	$ 17,157,277		

BOARD OF DIRECTORS

Joseph F. Schoendorf, Jr., Chm
Robert J. Koehler
Timothy C. Foote
Arthur C. Meyer
William G. Schuett, Jr.
Wm. G. Schuett
Gustav J. Dreyer, Jr.
Harold W. Greenwood, Jr.
Francis J. Schmitt
John G. Reuteman

SOUTH MILWAUKEE S&LA
1015 MARQUETTE AVE.
SOUTH MILWAUKEE 53172
TEL: (414) 762-7600

INCORPORATED: 07/27/1895 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: OLIVER R. DeGROOT

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 15,254,790	Deposit accounts	$ 114,594,362
Mortgage backed securities	9,632,062	Borrowed funds	7,000,000
Mortgage loans	110,650,120	Tax and insurance escrow	428,673
Consumer loans	676,564	Other liabilities	1,122,646
Non-mortgage commercial loans	0		
Repossessed assets	273,600	Total liabilities	$ 123,145,681
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	472,335	Retained earnings	15,774,711
Intangible assets	0		
Other assets	1,960,921	Total net worth	$ 15,774,711
TOTAL	$ 138,920,392	TOTAL	$ 138,920,392

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,546,743
Cash and securities	$ 1,346,763		
Mortgage loans & mtg securities	11,893,386	General & administrative exp:	
Other loans & other loan secur.	57,178	Compensation and benefits	$ 790,957
Total interest & dividends	$ 13,297,327	Advertising and promotion	87,987
		Office occupancy & equipment	119,427
Interest expense:		Audit/exam/FSLIC	251,921
Deposits and escrow	$ 9,104,069	Other	401,426
Borrowed funds	645,195	Total gen. & admin. expense	$ 1,651,718
Total interest expense	$ 9,749,264		
		Income before income taxes and extraordinary items	$ 1,895,025
Net interest income	$ 3,548,063		
		Income taxes	545,112
Provision for & actual losses on loans & repossessed assets ,net	133,362		
		Inc before extraordinary items	$ 1,349,913
Net interest income after losses and provision for losses	$ 3,414,701		
		Extraordinary items	0
Other income:			
Loan fees and charges	53,953	Net income (loss)	$ 1,349,913
Investment security gains	65,985		
Net income (loss) -subsidiaries	0		
Other income (loss)	12,104		
Total other income	$ 132,042		

BOARD OF DIRECTORS

Oliver R. DeGroot, Chairman
Joseph L. Mirschl
Darrell A. Francis
Gerard L. Pfannenstiel
Bradford S. Croeker
Charles G. Jacobs
Tom Bitters

SUPERIOR S&LA
1130 TOWER AVE.
SUPERIOR 54880
TEL: (715) 394-7778

INCORPORATED: 03/10/1924 INSURED BY FSLIC: 09/18/1951

CHIEF EXECUTIVE OFFICER: DAVID H. STACK

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 7,208,074	Deposit accounts	$ 34,082,683
Mortgage backed securities	0	Borrowed funds	0
Mortgage loans	27,776,015	Tax and insurance escrow	282,074
Consumer loans	1,429,360	Other liabilities	791,763
Non-mortgage commercial loans	443,950		
Repossessed assets	771,691	Total liabilities	$ 35,156,520
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	363,697	Retained earnings	3,339,790
Intangible assets	0		
Other assets	503,523	Total net worth	$ 3,339,790
TOTAL	$ 38,496,310	TOTAL	$ 38,496,310

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,290,146
Cash and securities	$ 479,620		
Mortgage loans & mtg securities	3,090,972	General & administrative exp:	
Other loans & other loan secur.	214,037	Compensation and benefits	$ 434,086
Total interest & dividends	$ 3,784,629	Advertising and promotion	73,660
		Office occupancy & equipment	200,822
Interest expense:		Audit/exam/FSLIC	92,705
Deposits and escrow	$ 2,509,835	Other	184,118
Borrowed funds	0	Total gen. & admin. expense	$ 985,391
Total interest expense	$ 2,509,835		
		Income before income taxes and extraordinary items	$ 304,755
Net interest income	$ 1,274,794		
		Income taxes	137,700
Provision for & actual losses on loans & repossessed assets ,net	98,560		
		Inc before extraordinary items	$ 167,055
Net interest income after losses and provision for losses	$ 1,176,234		
		Extraordinary items	-125,000
Other income:			
Loan fees and charges	54,000	Net income (loss)	$ 42,055
Investment security gains	201,242		
Net income (loss) -subsidiaries	-215,113		
Other income (loss)	73,783		
Total other income	$ 113,912		

BOARD OF DIRECTORS

Floyd G. Bernard, Chairman
Richard E. Erickson
Virgil M. Everson
David H. Stack
William J. Manion
Jeffrey B. Hanson

THE EQUITABLE BANK, S.S.B.
233 E. WISCONSIN AVE.
MILWAUKEE 53202
TEL: (414) 425-4321

INCORPORATED: 05/24/1927 INSURED BY FSLIC: 09/25/1936

CHIEF EXECUTIVE OFFICER: CHARLES R. PITTELKOW

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 37,388,822	Deposit accounts	$ 216,105,945
Mortgage backed securities	527,538	Borrowed funds	1,214,306
Mortgage loans	152,348,735	Tax and insurance escrow	91,927
Consumer loans	29,351,087	Other liabilities	5,099,365
Non-mortgage commercial loans	1,504,080		
Repossessed assets	1,120,460	Total liabilities	$ 222,511,543
Equity invest. in subsidiaries	703,629		
Real estate investments	110,705	Capital stock & surplus	$ 0
Office properties and equipment	3,436,271	Retained earnings	14,924,551
Intangible assets	5,161,017		
Other assets	5,783,750	Total net worth	$ 14,924,551
TOTAL	$ 237,436,094	TOTAL	$ 237,436,094

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 6,492,814
Cash and securities	$ 1,441,439		
Mortgage loans & mtg securities	15,445,274	General & administrative exp:	
Other loans & other loan secur.	4,515,653	Compensation and benefits	$ 2,439,337
Total interest & dividends	$ 21,402,366	Advertising and promotion	245,472
		Office occupancy & equipment	1,063,372
Interest expense:		Audit/exam/FSLIC	572,724
Deposits and escrow	$ 15,904,491	Other	1,737,479
Borrowed funds	435,590	Total gen. & admin. expense	$ 6,058,384
Total interest expense	$ 16,340,081		
		Income before income taxes and extraordinary items	$ 434,430
Net interest income	$ 5,062,285		
		Income taxes	201,300
Provision for & actual losses on loans & repossessed assets ,net	688,023		
		Inc before extraordinary items	$ 233,130
Net interest income after losses and provision for losses	$ 4,374,262		
		Extraordinary items	0
Other income:			
Loan fees and charges	890,005	Net income (loss)	$ 233,130
Investment security gains	0		
Net income (loss) -subsidiaries	78,207		
Other income (loss)	1,150,340		
Total other income	$ 2,118,552		

BOARD OF DIRECTORS

Charles R. Pittelkow, Chairman
William J. Godsell
H. Mitchell Bliss
George T. Weber
Dennis A. Foglia
Thomas W. Korb
Ralph Lassa

TOMAHAWK S&LA
15 E. WISCONSIN AVE.
TOMAHAWK 54487
TEL: (715) 453-2144

INCORPORATED: 03/29/1920 INSURED BY FSLIC: 03/17/1952

CHIEF EXECUTIVE OFFICER: JAMES S. DENTLER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 3,016,931	Deposit accounts	$ 28,450,162
Mortgage backed securities	7,426,649	Borrowed funds	0
Mortgage loans	16,137,370	Tax and insurance escrow	161,885
Consumer loans	2,489,800	Other liabilities	420,940
Non-mortgage commercial loans	859,803		
Repossessed assets	143,460	Total liabilities	$ 29,032,987
Equity invest. in subsidiaries	0		
Real estate investments	208,384	Capital stock & surplus	$ 0
Office properties and equipment	350,493	Retained earnings	2,154,181
Intangible assets	0		
Other assets	554,278	Total net worth	$ 2,154,181
TOTAL	$ 31,187,168	TOTAL	$ 31,187,168

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 913,706
Cash and securities	$ 236,069		
Mortgage loans & mtg securities	2,270,460		
Other loans & other loan secur.	355,184		
Total interest & dividends	$ 2,861,713	General & administrative exp:	
		Compensation and benefits	$ 389,295
Interest expense:		Advertising and promotion	16,774
Deposits and escrow	$ 1,974,295	Office occupancy & equipment	150,671
Borrowed funds	0	Audit/exam/FSLIC	74,768
Total interest expense	$ 1,974,295	Other	87,584
		Total gen. & admin. expense	$ 719,092
Net interest income	$ 887,418		
		Income before income taxes and extraordinary items	$ 254,614
Provision for & actual losses on loans & repossessed assets ,net	20,600		
		Income taxes	66,100
Net interest income after losses and provision for losses	$ 866,818	Inc before extraordinary items	$ 188,514
		Extraordinary items	0
Other income:			
Loan fees and charges	25,192	Net income (loss)	$ 188,514
Investment security gains	4,860		
Net income (loss) -subsidiaries	0		
Other income (loss)	86,836		
Total other income	$ 116,888		

BOARD OF DIRECTORS

Edwin P. Daigle, Chairman
James S. Dentler
Clarence Viegut
Elsie Bartz
Timothy R. Herman
Leander R. Zastrow

TWIN CITY S&LA
108 E. WISCONSIN AVE.
NEENAH 54957
TEL: (414) 727-3400

INCORPORATED: 11/23/1893 INSURED BY FSLIC: 12/30/1948

CHIEF EXECUTIVE OFFICER: DONALD D. PARKER

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 20,744,301	Deposit accounts	$ 141,588,513
Mortgage backed securities	19,651,549	Borrowed funds	0
Mortgage loans	108,581,864	Tax and insurance escrow	913,360
Consumer loans	5,651,018	Other liabilities	2,453,379
Non-mortgage commercial loans	0		
Repossessed assets	610,573	Total liabilities	$ 144,955,252
Equity invest. in subsidiaries	4,968		
Real estate investments	425,006	Capital stock & surplus	$ 0
Office properties and equipment	3,579,630	Retained earnings	16,724,092
Intangible assets	0		
Other assets	2,430,435	Total net worth	$ 16,724,092
TOTAL	$ 161,679,344	TOTAL	$ 161,679,344

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,940,394
Cash and securities	$ 1,378,131		
Mortgage loans & mtg securities	12,361,356	General & administrative exp:	
Other loans & other loan secur.	539,842	Compensation and benefits	$ 1,129,004
Total interest & dividends	$ 14,279,329	Advertising and promotion	144,868
		Office occupancy & equipment	711,291
Interest expense:		Audit/exam/FSLIC	295,713
Deposits and escrow	$ 10,816,639	Other	329,760
Borrowed funds	0	Total gen. & admin. expense	$ 2,610,636
Total interest expense	$ 10,816,639		
		Income before income taxes and extraordinary items	$ 1,329,758
Net interest income	$ 3,462,690		
		Income taxes	408,800
Provision for & actual losses on loans & repossessed assets ,net	84,553		
		Inc before extraordinary items	$ 920,958
Net interest income after losses and provision for losses	$ 3,378,137		
		Extraordinary items	0
Other income:			
Loan fees and charges	129,481	Net income (loss)	$ 920,958
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	432,776		
Total other income	$ 562,257		

BOARD OF DIRECTORS

Donald D. Parker, Chairman
R. P. Galloway
F. H. Heckrodt
David L. Erdmann
D. W. Bergstrom
D. S. Koskinen
Walter H. Drew
Richard A. Bergstrom

UNITED S&LA
604 N. EIGHTH ST.
SHEBOYGAN 53081
TEL: (414) 458-3553

INCORPORATED: 04/01/1885 INSURED BY FSLIC: 05/18/1949

CHIEF EXECUTIVE OFFICER: WILLIAM F. GEHRKE

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 33,581,820	Deposit accounts	$ 277,311,911
Mortgage backed securities	10,117,186	Borrowed funds	18,128,958
Mortgage loans	245,843,162	Tax and insurance escrow	1,835,621
Consumer loans	22,072,576	Other liabilities	2,513,092
Non-mortgage commercial loans	792,834		
Repossessed assets	458,498	Total liabilities	$ 299,789,582
Equity invest. in subsidiaries	1,408,024		
Real estate investments	805,213	Capital stock & surplus	$ 0
Office properties and equipment	5,021,196	Retained earnings	26,444,674
Intangible assets	652,322		
Other assets	5,481,425	Total net worth	$ 26,444,674
TOTAL	$ 326,234,256	TOTAL	$ 326,234,256

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 8,898,928
Cash and securities	$ 2,743,193		
Mortgage loans & mtg securities	23,766,989	General & administrative exp:	
Other loans & other loan secur.	2,408,958	Compensation and benefits	$ 3,399,354
Total interest & dividends	$ 28,919,140	Advertising and promotion	328,265
		Office occupancy & equipment	1,092,214
Interest expense:		Audit/exam/FSLIC	552,275
Deposits and escrow	$ 20,322,470	Other	1,788,089
Borrowed funds	1,725,803	Total gen. & admin. expense	$ 7,160,197
Total interest expense	$ 22,048,273		
		Income before income taxes and extraordinary items	$ 1,738,731
Net interest income	$ 6,870,867		
		Income taxes	269,900
Provision for & actual losses on loans & repossessed assets ,net	142,580		
		Inc before extraordinary items	$ 1,468,831
Net interest income after losses and provision for losses	$ 6,728,287		
		Extraordinary items	0
Other income:			
Loan fees and charges	573,561	Net income (loss)	$ 1,468,831
Investment security gains	-9,876		
Net income (loss) -subsidiaries	110,844		
Other income (loss)	1,496,112		
Total other income	$ 2,170,641		

BOARD OF DIRECTORS

William F. Gehrke, Chairman
Reynolds Honold
Willot Pitz
Ronald Begalke
Howard Hoppe
Owen Tilleson

WAUWATOSA S&LA
7500 W. STATE ST.
WAUWATOSA 53213
TEL: (414) 258-5880

INCORPORATED: 01/17/1921 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: RAYMOND J. PERRY

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 28,998,153	Deposit accounts	$ 302,990,323
Mortgage backed securities	50,798,684	Borrowed funds	1,751,472
Mortgage loans	261,709,790	Tax and insurance escrow	157,218
Consumer loans	324,336	Other liabilities	7,900,093
Non-mortgage commercial loans	0		
Repossessed assets	2,370,328	Total liabilities	$ 312,799,106
Equity invest. in subsidiaries	246,280		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	3,669,012	Retained earnings	39,301,829
Intangible assets	0		
Other assets	3,984,352	Total net worth	$ 39,301,829
TOTAL	$ 352,100,935	TOTAL	$ 352,100,935

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 8,541,041
Cash and securities	$ 2,368,584		
Mortgage loans & mtg securities	29,626,005	General & administrative exp:	
Other loans & other loan secur.	23,390	Compensation and benefits	$ 2,759,916
Total interest & dividends	$ 32,017,979	Advertising and promotion	104,930
		Office occupancy & equipment	525,057
Interest expense:		Audit/exam/FSLIC	640,956
Deposits and escrow	$ 23,812,297	Other	1,157,148
Borrowed funds	913,923	Total gen. & admin. expense	$ 5,188,007
Total interest expense	$ 24,726,220		
		Income before income taxes and extraordinary items	$ 3,353,034
Net interest income	$ 7,291,759		
		Income taxes	1,127,000
Provision for & actual losses on loans & repossessed assets ,net	327,761		
		Inc before extraordinary items	$ 2,226,034
Net interest income after losses and provision for losses	$ 6,963,998		
		Extraordinary items	0
Other income:			
Loan fees and charges	498,119	Net income (loss)	$ 2,226,034
Investment security gains	343,449		
Net income (loss) -subsidiaries	25,183		
Other income (loss)	710,292		
Total other income	$ 1,577,043		

BOARD OF DIRECTORS

Charles A. Perry, Chairman
Raymond J. Perry
Robert Temple
Thomas Dalum
W. Grant Schmidt
George Tews

WEST ALLIS SAVINGS BANK, S.A.
7401 W. GREENFIELD AVE.
MILWAUKEE 53214
TEL: (414) 778-4600

INCORPORATED: 07/05/1919 INSURED BY FSLIC: 06/02/1939

CHIEF EXECUTIVE OFFICER: JAMES D. SMESSAERT

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 18,150,666	Deposit accounts	$ 104,861,558
Mortgage backed securities	14,192,558	Borrowed funds	11,023,185
Mortgage loans	78,978,274	Tax and insurance escrow	3,297,080
Consumer loans	14,640,500	Other liabilities	1,448,416
Non-mortgage commercial loans	17,339		
Repossessed assets	246,219	Total liabilities	$ 120,630,239
Equity invest. in subsidiaries	171,782		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	3,493,574	Retained earnings	11,836,651
Intangible assets	136,349		
Other assets	2,439,629	Total net worth	$ 11,836,651
TOTAL	$ 132,466,890	TOTAL	$ 132,466,890

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,536,339
Cash and securities	$ 1,268,215		
Mortgage loans & mtg securities	9,535,578	General & administrative exp:	
Other loans & other loan secur.	1,564,568	Compensation and benefits	$ 1,520,563
Total interest & dividends	$ 12,368,361	Advertising and promotion	241,438
		Office occupancy & equipment	494,394
Interest expense:		Audit/exam/FSLIC	216,266
Deposits and escrow	$ 7,595,434	Other	1,225,368
Borrowed funds	1,598,105	Total gen. & admin. expense	$ 3,698,029
Total interest expense	$ 9,193,539		
		Income before income taxes and extraordinary items	$ -161,690
Net interest income	$ 3,174,822		
		Income taxes	37,000
Provision for & actual losses on loans & repossessed assets ,net	198,015		
		Inc before extraordinary items	$ -198,690
Net interest income after losses and provision for losses	$ 2,976,807		
		Extraordinary items	182,154
Other income:			
Loan fees and charges	266,257	Net income (loss)	$ -16,536
Investment security gains	-287,687		
Net income (loss) -subsidiaries	16,308		
Other income (loss)	564,654		
Total other income	$ 559,532		

BOARD OF DIRECTORS

Milton Dalin, Chairman
Jerome A. Weitzer
Charles Rickheim
James D. Smessaert
Floyd Brink

WEST BEND S&LA
ONE SAVINGS CENTER (P.O. BOX 437)
WEST BEND 53095
TEL: (414) 334-5563

INCORPORATED: 03/30/1926 INSURED BY FSLIC: 03/23/1939

CHIEF EXECUTIVE OFFICER: RICHARD A LARSON

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 11,812,037	Deposit accounts	$ 111,203,752
Mortgage backed securities	953,164	Borrowed funds	903,798
Mortgage loans	96,975,813	Tax and insurance escrow	1,181,690
Consumer loans	4,522,967	Other liabilities	754,982
Non-mortgage commercial loans	1,562,392		
Repossessed assets	336,313	Total liabilities	$ 114,044,222
Equity invest. in subsidiaries	611,411		
Real estate investments	156,948	Capital stock & surplus	$ 0
Office properties and equipment	3,266,787	Retained earnings	7,356,219
Intangible assets	0		
Other assets	1,202,609	Total net worth	$ 7,356,219
TOTAL	$ 121,400,441	TOTAL	$ 121,400,441

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,787,840
Cash and securities	$ 884,728		
Mortgage loans & mtg securities	9,699,374	General & administrative exp:	
Other loans & other loan secur.	707,425	Compensation and benefits	$ 1,288,710
Total interest & dividends	$ 11,291,527	Advertising and promotion	109,142
		Office occupancy & equipment	466,503
Interest expense:		Audit/exam/FSLIC	293,112
Deposits and escrow	$ 8,020,069	Other	671,800
Borrowed funds	109,587	Total gen. & admin. expense	$ 2,829,267
Total interest expense	$ 8,129,656		
		Income before income taxes and extraordinary items	$ 958,573
Net interest income	$ 3,161,871		
		Income taxes	277,575
Provision for & actual losses on loans & repossessed assets ,net	18,749		
		Inc before extraordinary items	$ 680,998
Net interest income after losses and provision for losses	$ 3,143,122		
		Extraordinary items	0
Other income:			
Loan fees and charges	70,249	Net income (loss)	$ 680,998
Investment security gains	2,188		
Net income (loss) -subsidiaries	155,328		
Other income (loss)	416,953		
Total other income	$ 644,718		

BOARD OF DIRECTORS

Richard A. Larson, Chairman
A. V. Weasler
Joseph J. Zadra
Lawrence W. Hillman
Ronald Regal
C. J. Schloemer
E. W. Kannenberg
Ronald J. Larson
John Kasten

WISCONSIN RAPIDS S&LA
811 E. GRAND AVE. (P.O. BOX 669)
WISCONSIN RAPIDS 54495
TEL: (715) 423-6460

INCORPORATED: 07/26/1920 INSURED BY FSLIC: 02/12/1951

CHIEF EXECUTIVE OFFICER: EARL L. STAEGE

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,060,787	Deposit accounts	$ 48,234,723
Mortgage backed securities	3,298,762	Borrowed funds	800,000
Mortgage loans	44,535,812	Tax and insurance escrow	49,137
Consumer loans	1,443,830	Other liabilities	399,240
Non-mortgage commercial loans	0		
Repossessed assets	0	Total liabilities	$ 49,483,100
Equity invest. in subsidiaries	0		
Real estate investments	0	Capital stock & surplus	$ 0
Office properties and equipment	706,179	Retained earnings	6,277,947
Intangible assets	0		
Other assets	715,677	Total net worth	$ 6,277,947
TOTAL	$ 55,761,047	TOTAL	$ 55,761,047

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 1,435,872
Cash and securities	$ 350,727		
Mortgage loans & mtg securities	4,530,275	General & administrative exp:	
Other loans & other loan secur.	142,107	Compensation and benefits	$ 522,262
Total interest & dividends	$ 5,023,109	Advertising and promotion	28,218
		Office occupancy & equipment	97,114
Interest expense:		Audit/exam/FSLIC	117,036
Deposits and escrow	$ 3,540,002	Other	192,901
Borrowed funds	127,622	Total gen. & admin. expense	$ 957,531
Total interest expense	$ 3,667,624		
		Income before income taxes and extraordinary items	$ 478,341
Net interest income	$ 1,355,485		
		Income taxes	185,000
Provision for & actual losses on loans & repossessed assets ,net	30,035		
		Inc before extraordinary items	$ 293,341
Net interest income after losses and provision for losses	$ 1,325,450	Extraordinary items	0
		Net income (loss)	$ 293,341
Other income:			
Loan fees and charges	35,722		
Investment security gains	0		
Net income (loss) -subsidiaries	0		
Other income (loss)	74,700		
Total other income	$ 110,422		

BOARD OF DIRECTORS

Edward J. Schill, Chairman
Earl L. Staege
Roger N. Jacob
William H. Schroeder
C. N. Nelson
Geraldine J. Groskopf
A. J. Johnson

WISCONSIN SAVINGS BANK, S.A.
909 SUPERIOR AVE.
TOMAH 54660
TEL: (608) 372-2198

INCORPORATED: 12/09/1920 INSURED BY FSLIC: 02/23/1951

CHIEF EXECUTIVE OFFICER: ROBERT HOLMES

STATEMENT OF CONDITION - DECEMBER 31, 1989

[ASSETS]		[LIABILITIES AND NET WORTH]	
Cash and securities	$ 5,836,454	Deposit accounts	$ 63,873,532
Mortgage backed securities	824,742	Borrowed funds	0
Mortgage loans	51,101,860	Tax and insurance escrow	566,016
Consumer loans	8,099,560	Other liabilities	1,190,939
Non-mortgage commercial loans	1,141,183		
Repossessed assets	368,458	Total liabilities	$ 65,630,487
Equity invest. in subsidiaries	2,693,190		
Real estate investments	0	Capital stock & surplus	$ 1,893,166
Office properties and equipment	1,595,019	Retained earnings	5,266,289
Intangible assets	0		
Other assets	1,129,476	Total net worth	$ 7,159,455
TOTAL	$ 72,789,942	TOTAL	$ 72,789,942

STATEMENT OF OPERATIONS - 1989

Interest and dividend income:		Income before general and administrative expenses, taxes, and extraordinary items	$ 3,020,104
Cash and securities	$ 326,720		
Mortgage loans & mtg securities	4,995,331	General & administrative exp:	
Other loans & other loan secur.	1,327,440	Compensation and benefits	$ 1,242,149
Total interest & dividends	$ 6,649,491	Advertising and promotion	65,571
		Office occupancy & equipment	359,444
Interest expense:		Audit/exam/FSLIC	175,585
Deposits and escrow	$ 4,299,648	Other	464,085
Borrowed funds	80,433	Total gen. & admin. expense	$ 2,306,834
Total interest expense	$ 4,380,081		
		Income before income taxes and extraordinary items	$ 713,270
Net interest income	$ 2,269,410		
		Income taxes	153,000
Provision for & actual losses on loans & repossessed assets ,net	33,796		
		Inc before extraordinary items	$ 560,270
Net interest income after losses and provision for losses	$ 2,235,614		
		Extraordinary items	0
Other income:			
Loan fees and charges	75,669	Net income (loss)	$ 560,270
Investment security gains	0		
Net income (loss) -subsidiaries	347,294		
Other income (loss)	361,527		
Total other income	$ 784,490		

BOARD OF DIRECTORS

Robert E. Steele, Chairman
Ronald Thorson
John Effa
Robert W. Holmes
Larry Berry
Donald Burnstad

ALL FEDERAL SAVINGS AND LOAN ASSOCIATION OFFICES
IN WISCONSIN

AT

DECEMBER 31, 1989

FEDERAL CHARTERED SAVINGS AND LOAN OFFICES

DECEMBER 31, 1989

BARABOO FEDERAL S&LA — GARY E. WEGNER, CEO
1159 8TH ST. (P.O. BOX 51) — (608) 356-7771
BARABOO 53913

OTHER OFFICES
128 FOURTH AVE., BARABOO
611 E. WISCONSIN ST., PORTAGE
525 WATER ST., SAUK CITY
TOTAL OF OTHER OFFICES 3

BAY VIEW FEDERAL S&LA — WAYNE L. JOHNSON, CEO
3974 S. HOWELL AVE. — (414) 744-1831
MILWAUKEE 53207

CENTRAL FEDERAL S&LA — ARTHUR C. EGBERT, CEO
125 WATSON ST. (P.O. BOX 207) — (414) 748-2852
RIPON 54971

OTHER OFFICES
764 GREENTREE MALL, BERLIN
75 W. WATER ST., MARKESAN
65 W. MONTELLO ST., MONTELLO
310 W. MAIN ST., WAUTOMA
TOTAL OF OTHER OFFICES 4

CUMBERLAND FEDERAL S&LA — KEN BARROWS, CEO
1390 SECOND AVE. — (715) 822-2249
CUMBERLAND 54829

DE PERE FEDERAL S&LA — ROBERT J. METTNER, CEO
330 N. BROADWAY (P.O. BOX 150) — (414) 337-2400
DE PERE 54115

OTHER OFFICES
749 MAIN AVE., DE PERE
921 TAYLOR ST., GREEN BAY
2370 E. MASON ST., GREEN BAY
TOTAL OF OTHER OFFICES 3

DURAND FEDERAL S&LA — NOEL F. HOLINBECK, CEO
308 THIRD AVE., WEST (P.O. BOX 225) — (715) 672-8970
DURAND 54736

OTHER OFFICES
134 W. LINCOLN, AUGUSTA
890 MAIN ST., BALDWIN
402 GRAHAM AVE., EAU CLAIRE
420 E. MAIN ST., ELLSWORTH
203 E. MAIN ST., MONDOVI
214 10TH. ST., OSSEO
220 BROAD ST. NORTH, PRESCOTT
103 S. SECOND ST., RIVER FALLS
S. 207 McKAY AVE., SPRING VALLEY
TOTAL OF OTHER OFFICES 9

FIRST FED. SAVINGS BANK LAX-MADISON — THOMAS W. SCHINI, CEO
605 STATE ST. — (608) 784-8000
LA CROSSE 54601

OTHER OFFICES
4407 COTTAGE GROVE RD., COTTAGE GROVE
1107 REGIS CT., EAU CLAIRE
3002 FISH HATCHERY RD., FITCHBURG
244 N. MAIN ST., FORT ATKINSON
201 S. SECOND ST., HUDSON
1405 COULEE RD., HUDSON
1523 MILTON AVE., JANESVILLE
4308 MORMON COULEE RD., LA CROSSE

2402 ROSE ST., LA CROSSE
1630 LOSEY BLVD. SOUTH, LA CROSSE
4402 EAST TOWNE BLVD., MADISON
617 N. SEGOE RD., MADISON
202 STATE ST., MADISON
72 WEST TOWNE MALL, MADISON
700 MINERAL POINT RD., MADISON
1781 THIERER RD., MADISON
5220 FARWELL AVE., MCFARLAND
1420 11TH ST., MONROE
127 SAND LAKE COULEE RD., ONALASKA
700 E. BLACKHAWK AVE., PRAIRIE DU CHIEN
101 E. COURT ST., RICHLAND CENTER
248 W. MAIN ST., STOUGHTON
825 N. MAIN ST., VIROQUA
281 VILLAGE MALL, WAUNAKEE
204 LEONARD ST., WEST SALEM
TOTAL OF OTHER OFFICES 25

FIRST FEDERAL S&LA OF EAU CLAIRE — DONALD TIETZ, CEO
319 E. GRAND AVE. (P.O. BOX 1548) — (715) 833-7700
EAU CLAIRE 54702

OTHER OFFICES
35 W. COLUMBIA ST., CHIPPEWA FALLS
422 MAIN ST., CORNELL
2812 MALL DR., EAU CLAIRE
2722 EDDY LA., EAU CLAIRE
372 W. MAIN ST., ELLSWORTH
104 KANSAS AVE., HAYWARD
2000 CRESTVIEW DR., HUDSON
717 MAIN ST., MENOMONIE
1556 THUNDERBIRD MALL, MENOMONIE
2460 S. MAIN ST., RICE LAKE
144 WASHINGTON ST. NORTH, ST. CROIX FALLS
200 N. BROADWAY ST., STANLEY
TOTAL OF OTHER OFFICES 12

FIRST FEDERAL S&LA OF PLATTEVILLE — THOMAS FAHERTY, CEO
35 E. MAIN ST. — (608) 348-9515
PLATTEVILLE 53818

OTHER OFFICES
1290 FOURTH ST., FENNIMORE
107 W. NEBRASKA ST., MUSCODA
TOTAL OF OTHER OFFICES 2

FIRST FEDERAL SAVINGS BANK OF WIS. — JEROME P. GROH, CEO
134 WISCONSIN AVE. (P.O. BOX 1198) — (414) 542-4448
WAUKESHA 53187

OTHER OFFICES
3939 S. 92ND ST., GREENFIELD
1617 E. RACINE AVE., WAUKESHA
1801 SUMMIT AVE., WAUKESHA
TOTAL OF OTHER OFFICES 3

FIRST FINANCIAL BANK, F.S.B. — JOHN C. SERAMUR, CEO
1305 MAIN ST. — (715) 345-4150
STEVENS POINT 54481

OTHER OFFICES
609 E. SPRUCE ST., ABBOTSFORD
100 E. WASHINGTON ST., APPLETON
103 W. CLEVELAND, ARCADIA
201 PARK AVE., BEAVER DAM
203 MAIN ST., BLACK RIVER FALLS
1 N. MOORLAND RD., BROOKFIELD
197 W. CHESTNUT ST., BURLINGTON
709 E. GENEVA ST., DELAVAN
3292 MAIN ST., EAST TROY
130 S. BARSTOW COMMONS, EAU CLAIRE
806 S. HASTINGS WAY, EAU CLAIRE
23 S. WASHINGTON ST., ELKHORN

1 N. MADISON ST., EVANSVILLE
1930 WISCONSIN AVE., GRAFTON
2235 MAIN ST., GREEN BAY
1482 W. MASON ST., GREEN BAY
5651 BROAD ST., GREENDALE
4981 S. 76TH ST., GREENFIELD
HOLMEN SQUARE, HOLMEN
2525 MILTON AVE., JANESVILLE
620 MAIN ST., LA CROSSE
300 E. LAKE ST., LAKE MILLS
205 N. 8TH ST., MANITOWOC
630 S. CENTRAL AVE., MARSHFIELD
705 N. CENTER AVE., MERRILL
829 W. MITCHELL ST., MILWAUKEE
5350 W. FOND DU LAC AVE., MILWAUKEE
3027 W. LINCOLN AVE., MILWAUKEE
200 E. WISCONSIN AVE., MILWAUKEE
5900 W. NORTH AVE., MILWAUKEE
7900 W. BROWN DEER RD., MILWAUKEE
27TH & OKLAHOMA AVE., MILWAUKEE
HIGHWAYS 51 & 70 WEST, MINOCQUA
306 N. ROCHESTER ST., MUKWONAGO
600 HEWETT ST., NEILLSVILLE
15665 W. NATIONAL AVE., NEW BERLIN
1093 SUMMIT AVE., OCONOMOWOC
11TH AND MAIN STS., ONALASKA
429 N. SAWYER ST., OSHKOSH
POST ROAD & SOUTH DRIVE, PLOVER
1733 DOUGLAS AVE., RACINE
140 S. BROWN ST., RHINELANDER
2815 S. CHICAGO AVE., S. MILWAUKEE
810 PLAZA 8, SHEBOYGAN
108 W. PROSPECT, THORP
213 N. LAKE ST., TWIN LAKES
600 MAIN ST., WATERTOWN
633 S. CHURCH ST., WATERTOWN
100 E. SUNSET DR., WAUKESHA
704 N. GRAND AVE., WAUKESHA
2306 W. ST. PAUL AVE., WAUKESHA
2831 N. GRANDVIEW BLVD., WAUKESHA
1200 DELAFIELD ST., WAUKESHA
330 THIRD ST., WAUSAU
2711 W. STEWART AVE., WAUSAU
2645 N. MAYFAIR RD., WAUWATOSA
7101 W. GREENFIELD AVE., WEST ALLIS
2825 S. 108TH ST., WEST ALLIS
430 E. SILVER SPRING DR., WHITEFISH BAY
1714 SCRANTON ST., WHITEHALL
219 CENTER ST., WHITEWATER
711 W. GRAND AVE., WISCONSIN RAPIDS
TOTAL OF OTHER OFFICES 62

GREAT AMERICAN SAVINGS BANK, F.S.B.
10400 W. NORTH AVE.
WAUWATOSA 53226

PHILIP J. HESSELBEIN, CEO
(414) 259-8150

OTHER OFFICES
5960 W. BROWN DEER RD., BROWN DEER
5656 S. PACKARD AVE., CUDAHY
118 E. OAK ST., JUNEAU
N82 W15340 APPLETON AVE., MENOMONEE FALLS
3750 N. 92ND ST., MILWAUKEE
3470 S. 27TH ST., MILWAUKEE
4545 N. 92ND LUTHERAN MANOR NH, MILWAUKEE
1000 W CAPITOL DR., MILWAUKEE
REGENCY MALL, MT. PLEASANT
12400 W. NATIONAL AVE., NEW BERLIN
10400 W. NORTH AVE., WAUWATOSA
7001 W. GREENFIELD AVE., WEST ALLIS
W. WASHINGTON ST. & 18TH AVE., WEST BEND
TOTAL OF OTHER OFFICES 13

KINNICKINNIC FEDERAL S&LA
2301 S. KINNICKINNIC AVE.
MILWAUKEE 53207

RONALD W. JODAT, CEO
(414) 744-[illegible]

LADYSMITH FEDERAL S&LA
119 W. FOURTH ST. NORTH
LADYSMITH 54848

RODNEY A. BE CEO
(715) 532-3389

TOTAL OF OTHER OFFICES 0

MERRILL FEDERAL S&LA
907 E. MAIN ST.
MERRILL 54452

GERALD L. VOIGT, CEO
(715) 536-7133

TOTAL OF OTHER OFFICES 0

MONYCOR SAVINGS BANK, FSB
410 E. LaSALLE AVE.
BARRON 54812

WILLIAM J. OESTREICHER, CEO
(715) 537-3145

OTHER OFFICES
1203 17TH AVE., BLOOMER
621 SECOND AVE., CHETEK
321 E. MAIN ST., CORNELL
1812 BRACKETT AVE., SUITE 6, EAU CLAIRE (Limited Office - 215.13(36) stats
114 WISCONSIN AVE. SOUTH, FREDERIC
304 3RD AVE., OSCEOLA
2900 S. MAIN, CEDAR MALL, RICE LAKE
311 N. MAIN ST., RICE LAKE
500 FRONT ST., SPOONER
TOTAL OF OTHER OFFICES 9

NORTH SHORE BANK, F.S.B.
15700 BLUEMOUND RD.
BROOKFIELD 53005

JAMES F. MCKENNA, CEO
(414) 785-1600

OTHER OFFICES
2001 S. WEBSTER AVE., ALLOUEZ
2215 S. ONEIDA ST., ASHWAUBENON
116 S. PINE ST., BURLINGTON
1616 W. MASON ST., GREEN BAY
2280 E. MASON ST., GREEN BAY
5101 S. 76TH ST., GREENDALE
8706 W. NORTH AVE., MILWAUKEE
9131 W. OKLAHOMA, MILWAUKEE
4414 N. OAKLAND AVE., MILWAUKEE
5900 N. PORT WASHINGTON RD., MILWAUKEE
15740 W. CAPITOL DR., MILWAUKEE
7246 N. 76TH ST., MILWAUKEE
400 WISCONSIN AVE., MILWAUKEE
6924 N. SANTA MONICA BLVD., MILWAUKEE
1025 MAIN ST., OCONTO
134 MAIN ST., OCONTO FALLS
165 N. ST. AUGUSTINE ST., PULASKI
3911 N. MAIN ST., RACINE
5723 DURAND AVE., RACINE
4923 WASHINGTON AVE., RACINE
944 S. BAY SHORE DR., SISTER BAY
209 GREEN BAY RD., STURGEON BAY
225 N. 5TH AVE., STURGEON BAY
1819 WASHINGTON ST., TWO RIVERS
400 E. BROADWAY, WAUKESHA
8621 W. BELOIT RD., WEST ALLIS
TOTAL OF OTHER OFFICES 26

NORTHWEST FED. BANKING & SAV., FA
234 KELLER AVE., SOUTH
AMERY 54001

BRIAN L. BEADLE, CEO
(715) 268-7105

OTHER OFFICES
5325 KNOWLES AVE., NEW RICHMOND
HWY. 35 AND MAIN ST., SIREN
TOTAL OF OTHER OFFICES 2

TIME FEDERAL SAVINGS BANK
141 S. WISCONSIN AVE.
MEDFORD 54451

THOMAS A. LINDOW, CEO
(715) 748-2231

OTHER OFFICES
111 W. UPHAM ST., MARSHFIELD
249 W. THIRD ST., OWEN
204 N. AVON, PHILLIPS
16A MENARD PLAZA, WAUSAU
TOTAL OF OTHER OFFICES 4

UNIVERSAL SAVINGS BANK, FA
754 N. 4TH ST.
MILWAUKEE 53203

JOHN N. COLE, CEO
(414) 273-1776

VIROQUA FEDERAL S&LA
102 S. ROCK AVE. (P.O. BOX 431)
VIROQUA 54665

WILLIAM M. THOMPSON, CEO
(608) 637-3142

TOTAL OF OTHER OFFICES 0

WESTERN FEDERAL S&LA
124 N. COURT ST.
SPARTA 54656

DENNIS W. JUNE, CEO
(608) 269-2126

OTHER OFFICES
1107 REGIS CT., EAU CLARIE
STATE AND PINE, MAUSTON
PARK AND VINE, REEDSBURG
1114 NORTH SUPERIOR AVE., TOMAH
WASHINGTON AND CEDAR, WISCONSIN DELLS
TOTAL OF OTHER OFFICES 5